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SESSIONAL PAPERS

VOL. LXXVII.—PART II

SECOND SESSION

OF THE

TWENTY-FIRST LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1945

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1946

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FOR PART II

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INSPECTOR OF LEGAL OFFICES

DEPARTMENT OF INSURANCE

LOAN CORPORATIONS

DEPARTMENT OF PUBLIC WORKS

DEPARTMENT OF GAME AND FISHERIES

DEPARTMENT OF LABOUR

DEPARTMENT OF EDUCATION

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Fiscal Year ending

31st March, 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1945

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1945

TO HIS HONOUR,
The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to your Honour, the Annual Report of the Department of Lands and Forests for the fiscal year, 1st April, 1943, to 31st March, 1944.

W. G. THOMPSON,
Minister.

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GENERAL INTRODUCTION

The features of the year ending March 31, 1944, were the establishment of a Ranger School, the institution of a year-round forest fire prevention lecture tour program and the adoption of a staff suggestion plan. Decision was made to build a permanent Ranger School building in Haliburton, a Research Station near Maple, 20 miles north of Toronto, and an Insect Laboratory at Sault Ste. Marie as soon as materials and labour became available.

The heavy demand for forest products continued throughout the year without easement in labour supply. The following figures may serve to compare the number of men employed in the last two years:

Table of Men in Logging Camps by Districts	January 1943	January 1944
Algonquin	1,895	1,173
Cochrane	3,524	3,497
Fort Frances	709	600
Geraldton	900	966
Kenora	925	1,600
Kapuskasing	2,347	2,787
North Bay	2,106	2,725
Parry Sound	1,500	1,100
Port Arthur	3,166	5,016
Sault Ste. Marie	2,463	2,346
Sioux Lookout	913	1,300
Sudbury	1,556	2,130
Tweed	1,025	840
Total	23,029	26,080

No major administrative changes were made in the year under report. The work of the Department is listed under the same headings as last year, namely,

Air Service
Accounts
Forest Protection
Land and Recreational Areas
Law
Operation and Personnel
Reforestation
Research
Surveys
Timber Management

All events of note are recorded under the above headings.

Pickerel Lake, Quetico Park
In our several Provincial Parks, timber, water and topography such as this combine to attract tourists to Ontario.

DIVISION OF ACCOUNTS

During the year under review further progress was made in the re-organization of this Division. Further study was made of the accounting requirements of the administrative divisions of the Department, with a view to increasing the accounting service rendered. Efforts to better the service rendered by this Division direct to the public were continued.

Centralized accounting procedure of large financial, industrial and government organizations, was carefully inspected, with particular attention given to the type of equipment in use.

Main Office Accounting

Additional mechanical equipment was installed during the year under review, together with other labour-saving devices designed to meet increasing demands on this Division.

The administration and accounting of the Land Tax Section was given special attention with a view to equalization of assessments, elimination of tax arrears and general improvement of collection methods.

Field Office Accounting

A standardized system of recording accountable warrant transactions at all key field offices is now in operation, and is meeting all requirements of both field and main offices. The increased control thus obtained over these funds, has been of considerable assistance to field officers authorized to issue salary cheques to a large proportion of their staff. Extra Fire Fighters are now paid solely by cheque, issued either at field offices or on the fire line, under a system providing for adequate internal audit.

District Office co-operation in collection of Timber Revenue has been increased through standardization of the method used at field offices of recording accounts owing to the Department. More close supervision of the substantial amounts owing to the Department for Crown Timber Dues and other charges payable by woods operators should result.

The policy of requiring field officers in charge of accounts to attend an instructional course at Main Office has proved to be most beneficial.

INSPECTIONS RELATING TO ACCOUNTS

During the year, officers of the Accounts Division made the following inspections:

For purposes of instruction—

St. Williams Nursery
Angus Seed Extracting Plant
Algonquin Park Headquarters
Pembroke District Office
Parry Sound District Office
Kenora District Office
Sault Ste. Marie District Office
North Bay District Office
Sudbury District Office
Rondeau Provincial Park Headquarters
Wa Wa City Townsite
Presqu'ile Park Commission
Galt Aircraft School

For educational purposes—

State of Michigan — Auditor — General's Office, Lansing, Michigan.

Dominion Government—Office of Comptroller of the Treasury and Centralized Payroll Office, Ottawa.

United States Government— Philadelphia Navy Yard Accounting Office—Philadelphia.
—Federal Reserve Bank Clearing Office, Philadelphia.
—United States Forest Service, Washington, D.C.

Massey Harris Company Limited—Cost Accounting Office, Weston, Ont.

SKEAD RANGER HEADQUARTERS
SUDBURY DISTRICT

Portable Gasoline Fire Pumping Unit in Action

FINANCIAL REPORTS

1. *Cash Receipts and Disbursements:*

Statement for the year ending 31st March, 1944, is set out on Schedule A, page 12. The following summarizes the result of operations for the year.

TOTAL—Cash Receipts	$5,722,634.96	
—Cash Disbursements	3,040,900.77	
Excess of Receipts over Disbursements		$2,681,734.19

2. *Comparison of Results with those of Prior Years.*

(*a*) *Receipts*

In Schedule B, page 18, cash receipts for the year under review have been compared with those of the previous four years. For purposes of comparison re-arrangement of items of previous years was made to conform with classification of receipts for the current year. The data in Schedule B may be summarized as follows:

	Years ending 31st March				
DIVISION	1940	1941	1942	1943	1944
	$	$	$	$	$
ACCOUNTS					
Water Power Rentals	$402,529	571,352	628,691	648,485	618,901
Provincial Land Tax	133,936	169,609	146,802	146,014	158,745
Long Lac Diversion	23,550	....	23,100	44,850	21,750
Miscellaneous	5,250	13,414	5,773	4,267	5,939
Land and Recreational Areas	219,228	173,661	164,998	173,779	273,754
Forest Protection	56,424	54,918	55,620	51,825	22,917
Timber Management	2,863,862	4,153,237	4,122,576	4,982,281	4,561,734
Surveys	....	5,030	36	3,438	13,293
Air Service	4,211	5,687	10,902	6,946	19,448
Reforestation	5,335	5,642	5,834	8,453	26,138
Lignite	....	....	....	924	16
	3 714,325	5,152,550	5,164,332	6,071,262	5,722,635

(b) *Disbursements*

Classification of Disbursements by Divisions was adopted during the year ended March 31, 1943, with the result that a true comparison of expenditure detail of prior years cannot be obtained with the required accuracy. A comparison of total disbursements is, however, shown below:

	Years ending 31st March				
	1940	1941	1942	1943	1944
TOTAL DISBURSEMENTS	$	$	$	$	$
Chargeable to appropriation as voted	2,525,604	2,451,755	2,565,554	2,799,689	3,040,901
ADDITIONAL DISBURSEMENTS					
Uncontrollable items, chargeable to Special Warrants	2,100	2,741	88,802	701,296	....
Total Disbursements.......	2,527,704	2,454,496	2,654,356	3,500,985	3,040,901

(c) *Trend of Receipts and Disbursements*

i. *Receipts:*

Annual Receipts 1944 as compared with 1940 show an increase of approximately $2,008,310.00 or 54.1 per cent. This increase is due in large part to increased revenue from:

Water Power Rentals....................	$ 216,372.00	
Timber Management....................	1,697,872.00	
		$1,914,244.00

ii. *Disbursements:*

Annual Disbursements 1944 as compared with 1940 show an increase of approximately $513,197.00 or 20.3 per cent. This increase is accounted for in large part by the following items:

Cost of Living Bonus....................	$ 120,474.00	
Division of Air Service (purchase of new aircraft)................................	104,335.00	
Lignite Development Project............	270,661.00	
		$495,470.00

Schedule A.

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

Division of Accounts				
Water Power Rentals			$618,901.26	
Provincial Land Tax			158,744.95	
Long Lac Diversion			21,750.00	
Refunds—Re Flowage Easements			93.76	
Casual Fees, Surveys Office Fees, Etc			2,924.52	
Galt Lease			2,921.00	
				$805,335.49
Division of Land and Recreational Areas				
Land Sales				
Agricultural		$ 33,557.78		
Summer Resort		33,149.72		
Townsites		5,723.49		
University		452.51		
Clergy		40.00		
Miscellaneous		10,977.45		
Unallocated		34,844.31		
			118,745.26	
Land Rentals (Other than Parks)				
Leases and Licenses of Occupation		99,265.07		
Bruce Beach		2,327.89		
Timagami Islands		5,924.98		
			107,517.94	
Park Revenue				
Algonquin				
Rentals	$ 9,258.04			
Miscellaneous	13,164.49			
		22,422.53		
Rondeau				
Rentals	10,086.14			
Miscellaneous	5,115.52			
		15,201.66		
Quetico				
Rentals	247.41			
Miscellaneous	6,188.40			
		6,435.81		
Ipperwash Beach				
Miscellaneous		235.80		
			44,295.80	
Miscellaneous Revenue			3,195.43	
				273,754.43
Carried Forward				$1,079,089.92

Schedule A.

LANDS AND FORESTS
AND DISBURSEMENTS
31st MARCH, 1944

DISBURSEMENTS

Main Office			
Minister's Salary—Statutory		$ 8,000.00	
Salaries—Permanent	$ 83,512.61		
Temporary	15,892.73		
		99,405.34	
Travelling Expenses		3,687.04	
Maintenance and Operating		28,584.71	
Moving Expenses of Officials		324.50	
Damage and other Claims, Sundry Contingencies, etc		3,656.92	
Compensation for Injured Workmen		12,850.33	
Timber Trade Extension and Investigation		418.00	
Legal Fees and Expenses		7.00	
Cost of Living Bonus		120,473.60	
Unemployment Insurance Stamps		2.34	
Return of Payments to Property Owners of Manitoulin Island		7,762.79	
			$ 285,172.57

FIELD SERVICES

Division of Land and Recreational Areas			
Salaries—Permanent	23,772.70		
Temporary	3,685.60		
		27,458.30	
Travelling Expenses		1,702.63	
Maintenance and Operating		2,814.07	
Annuities and Bonuses to Indians		22,236.00	
Refund to University of Toronto Re Wild Lands		781.14	
			54,992.14
Division of Surveys			
Salaries—Permanent	45,919.81		
Temporary	3,523.13		
		49,442.94	
Grant—Board of Surveys		200.00	
Aerial Surveys, Salaries, etc		5,471.76	
Ground Surveys, Miscellaneous Expenses		15,013.02	
			70,127.72
Division of Forest Research			
Salaries—Permanent		9,493.75	
Salaries, Maintenance and Operating, etc		2,498.06	
			11,991.81
General Offices			
Division of Forest Protection			
Salaries—Permanent	10,410.81		
Temporary	68.75		
		10,479.56	
Travelling Expenses		1,623.02	
Maintenance		1,969.34	
			14,071.92
Carried Forward			$ 436,356.16

Schedule A (*Continued*)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

Brought Forward		$1,079,089.92
DIVISION OF FOREST PROTECTION		
Miscellaneous		22,916.40
DIVISION OF TIMBER MANAGEMENT		
Crown Dues, Ground Rent, Fire Tax, etc		4,561,733.49
DIVISION OF SURVEYS		
Lac Seul Storage Dam	$11,685.22	
Aerial Surveys—Net Receipts	1,607.26	
		13,292.48
DIVISION OF AIR SERVICE		
Miscellaneous		19,448.31
DIVISION OF REFORESTATION		
Miscellaneous		26,137.92
LIGNITE DEVELOPMENT		
Miscellaneous		16.44
Carried forward		$5 722,634.96

Schedule A (*Continued*)

LANDS AND FORESTS
AND DISBURSEMENTS
31st MARCH, 1944

DISBURSEMENTS

Brought Forward			$ 435,356.16
General Offices—(*Continued*)			
Field Operations (Including Provincial Parks)			
Forest Protection and Timber Management			
Basic Organization			
Salaries—Permanent	$ 259,528.88		
—Temporary	659,142.86		
		$ 918,671.74	
Travelling Expenses		66,183.12	
Maintenance and Operating		391,929.40	
			1,376,784.26
Extra Fire Fighting			
Salaries—Temporary		42,012.93	
Travelling Expenses		2,382.62	
Maintenance and Operating		30,073.60	
			74,469.15
Scaling			
Salaries—Temporary		161,086.55	
Travelling Expenses		13,391.15	
Maintenance and Operating		3,249.58	
			177,727.28
Rondeau Provincial Park			
Salaries—Permanent	4,410.42		
Temporary	4,920.00		
		9,330.42	
Maintenance and Operating		4,470.64	
			13,801.06
Ipperwash Beach Provincial Park			
Salaries—Permanent	769.00		
Temporary	937.50		
		1,706.50	
Maintenance and Operating		1,092.13	
			2,798.63
Clearing Townsites and Removal of Fire Hazards			
Salaries, etc., Maintenance and Operating			2,295.77
Division of Air Service			
Salaries—Permanent	99,560.14		
Temporary	56,500.67		
		156,060.81	
Travelling Expenses		3,215.79	
Maintenance and Operating		197,470.81	
			356,747.41
Carried forward			$2,475,791.39

Schedule A (*Continued*)

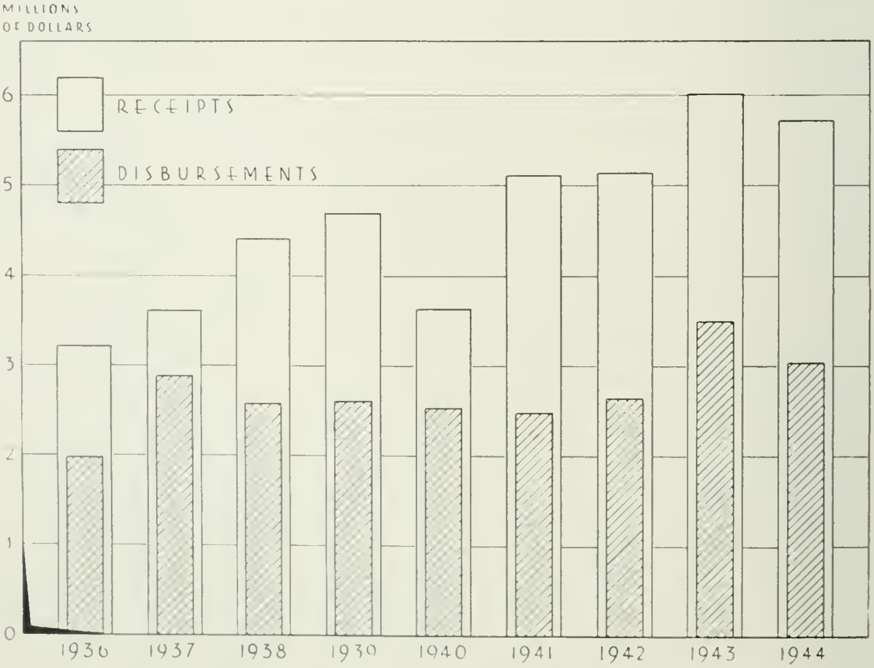
DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

Total Receipts—Brought forward	$5,722,634.96
	$5,722,634.96

RECEIPTS AND DISBURSEMENTS

FOR THE NINE YEARS ENDING 31 MARCH 1944



Schedule A *(Continued)*

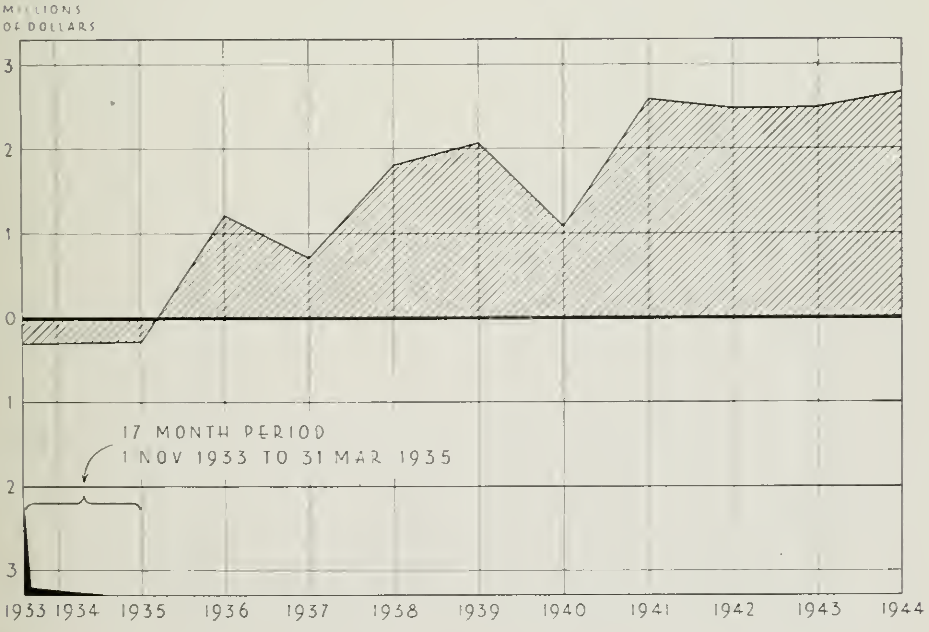
LANDS AND FORESTS
AND DISBURSEMENTS
31st MARCH, 1944

DISBURSEMENTS

Brought forward			$2,475,791.39
Division of Reforestation			
General Office			
Salaries—Permanent		15,246.75	
Field Operations			
Salaries—Permanent	20,263.87		
Temporary	189,534.49		
		209,798.36	
Travelling Expenses		12,494.09	
Maintenance and Operating		56,909.47	
			294,448.67
Lignite Development Project			
Salaries—Temporary		59,491.38	
Maintenance and Operating		211,169.33	
			270,660.71
Total Disbursements			3,040,900.77
Excess of Receipts over Disbursements			2,681,734.19
			$5,722,634.96

EXCESS OF RECEIPTS OVER DISBURSEMENTS

FOR FISCAL PERIODS 1 NOV. 1933 TO 31 MAR. 1944



Schedule B

Comparison of Receipts for 5 years ending 31st March, 1944

	1940
DIVISION OF ACCOUNTS	
Water Power Rentals	$ 402,529.44
Provincial Land Tax	133.935.87
Long Lac Diversion	23,550.00
Refunds—Re Flowage Easements	....
Casual Fees, etc	3,072.18
Galt Lease	....
	563,087.49
DIVISION OF LAND AND RECREATIONAL AREAS	
Land Sales	94,947.38
Land Rentals (other than Parks)	75,206.92
Park Revenue—Including Park Rentals	
Algonquin	29,449.38
Rondeau	13,075.74
Quetico	6,112.40
Ipperwash Beach	436.16
Miscellaneous Revenue	2,177.89
	221,405.87
DIVISION OF FOREST PROTECTION	
Radio Service	18,198.42
Miscellaneous	38,225.27
	56,423.69
DIVISION OF TIMBER MANAGEMENT	
Crown Dues, Ground Rent, Fire Tax, etc	2,863,861.71
DIVISION OF SURVEYS	
Lac Seul Storage Dam	....
Aerial Surveys—Net Receipts	....
DIVISION OF AIR SERVICE	
Miscellaneous	4,210.87
DIVISION OF REFORESTATION	
Miscellaneous	5,334.99
LIGNITE DEVELOPMENT	
Miscellaneous	....
Total Receipts	$3,714,324.62

Schedule B

Comparison of Receipts for 5 years ending 31st March, 1944

1941	1942	1943	1944
$ 571,351.76	$ 628,691.25	$ 648,484.87	$ 618,901.26
169,608.77	146,801.88	146 013.91	158,744.95
....	23,100.00	44,850.00	21,750.00
8,873.90	....	113.20	93.76
3,160.63	3,461.64	3,191.91	2,924.52
....	....	....	2,921.00
752,995.06	802,054.77	842,653.89	805,335.49
53,820.61	41,960.84	69,162.08	118,745.26
75,230.38	76,880.64	65,982.01	107,517.94
24,289.30	23,427.83	18,508.87	22,422.53
12,363.71	13,032.96	13,402.73	15,201.66
7,403.95	8,909.55	5,983.60	6,435.81
552.93	785.95	739.61	235.80
1,379.62	2,311.89	962.06	3,195.43
175,040.50	167,309.66	174,740.96	273,754.43
16,412.33	15,436.73	23,155.68	....
38,505.43	40,183.09	28,669.50	22,916.40
54,917.76	55,619.82	51,825.18	22,916.40
4,153,237.20	4,122,576.50	4,982,281.03	4,561,733.49
5,030.54	35.55	....	11,685.22
....	....	3,438.31	1,607.26
5,030.54	35.55	3,438.31	13,292.48
5,687.24	10,902.02	6,945.96	19,448.31
5,642.14	5,833.50	8,453.36	26,137.92
....	....	923.75	16.44
$5,152,550.44	$5,164,331.82	$6,071,262.44	$5,722,634.96

Schedule C

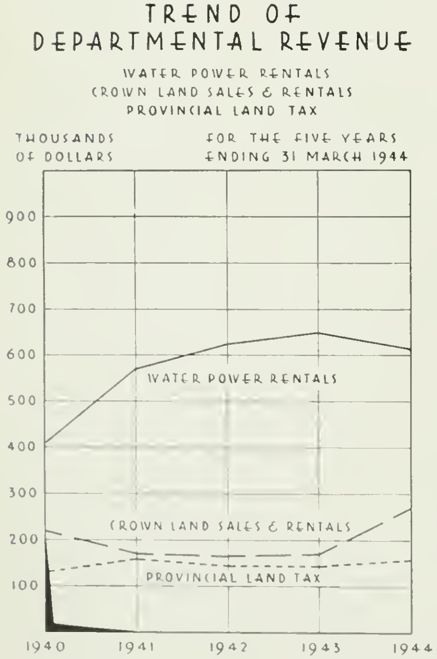
Net Cost of Provincial Air Service Chargeable to Forest Protection Districts for year ending 31st March, 1944.

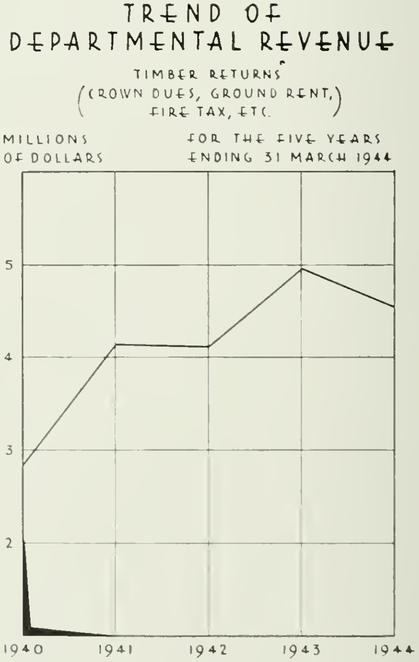
Division of Air Service

Receipts and Disbursements—per Schedule A		
Disbursements	$356,747.41	
Receipts	19,448.31	
Net Cost of Provincial Air Service		$337,299.10

The above costs have been charged to the following District Offices of the Division of Forest Protection.

Algonquin	15,349.54	
Fort Frances	21,007.56	
Geraldton	46,110.33	
Kapuskasing	27,919.77	
Kenora	31,715.60	
North Bay	8,156.90	
Port Arthur	49,545.06	
Sault Ste. Marie	27,268.97	
Sioux Lookout	62,751.97	
Sudbury	47,473.40	
Total		$337,299.10





DIVISION OF AIR SERVICE

During the past year the Air Service maintained its usual high standard of efficiency, meeting the requirements of the Department fully.

Summer Operations

As the forest fire hazard was sub-normal, the Air Service had no difficulty in meeting the demands made upon it in supplying the air transportation required. The hazard which developed in the Port Arthur District in mid-October called for a considerable amount of flying.

The Service assisted the Division of Entomology of the Dominion Department of Agriculture in their Insect Survey. A number of infected areas were mapped from the air.

Fifty hours flying was provided the Division of Research in making tests of sulphur fume content of the atmosphere at various altitudes.

Equipment

The maintenance of existing equipment and the procurement of replacement aircraft remain major problems owing to the continuance of the war. Not only has it been impossible to acquire new aircraft but it has also been extremely difficult to secure and maintain an adequate reserve of running parts. During the year a used "Waco" was added to the fleet.

The Department is also studying the possibilities in the use of Helicopters. It is unlikely that any of these will be available until after the war, at which time it is expected that one or two will be acquired in order to test their utility in meeting the requirements of this Department's work.

During the summer, when the planes were at their various bases, off-peak carpenter labour at the Soo hangar was employed to build a number of canoes for the Forest Protection Service.

Winter Operations

Winter operations were restricted to three aircraft; a Stinson located at Algonquin Park, and used for game patrols and Park administration; one Moth based at Sault Ste. Marie, and used essentially to service the Algoma Ore Properties, and another Moth, in use by the District Forester at Geraldton, in order to expedite the administration of problems incident to the many timber and lumbering operations conducted in that area.

Property Maintenance and Improvements

Essential improvements were made at all Air Service properties. New docks and gas storage facilities were installed at the Orient Bay base to provide for the higher water levels which will arise out of a plan to develop more Hydro Electric power in the Nipigon River.

Accidents

It is with regret that we report the first fatal accident in eight years. Stinson aircraft CF-OAZ crashed at Biscotasing, drowning three passengers. The investigation by inspectors of the Department of Transport revealed that there was no mechanical or structural failure on the part of the aircraft and found that the accident was due to an error in judgment on the part of the pilot.

Norseman Semi-Transport Type
in Biscotasing Division

Unloading Fire-Fighting Equipment
Sault Ste. Marie

Tables

The following tables furnish the essential operating statistics:—

1. Allocation of Aircraft—p. 23.
2. Transport Aircraft—Effective Loads Carried—p. 24.
3. Hours Flown on Various Phases of Flying Operations—p. 25.
4. Summary of Flying Statistics—p. 25.
5. Flying Time—Pilots—p. 26.

TABLE 1

ALLOCATION OF AIRCRAFT

1943-44

Base	*Registration*	*Type*
Algonquin Park	CF-OAX CF-OAD	Stinson Moth
Biscotasing	CF-OAZ	Stinson
Caribou Lake	CF-OAS G-CAPA	Buhl Moth
Fort Frances	CF-BGM	Stinson
Ignace	CF-OAV	Stinson
Kenora	CF-OAP G-CAOZ	Fairchild 71C Moth
Oba Lake	CF-OAR CF-OAE	Buhl Moth
Orient Bay	G-CAND	Vedette
Pays Plat	CF-OAW	Stinson
Port Arthur	CF-OAH CF-OAY	Hamilton Stinson
Red Lake	CF-BGN	Stinson
Remi Lake	CF-BGJ	Stinson
Sault Ste. Marie	CF-OBA G-CAOU G-CAOW	Stinson Moth Moth
Sioux Lookout	CF-OAJ CF-OBB CF-OAA	Hamilton Stinson Moth
Sudbury	CF-BDQ	Waco
Timagami	CF-AOH	Fairchild KR-34
Twin Lakes	CF-OAQ G-CAPB CF-OAF	Buhl Moth Moth

TABLE 2

TRANSPORT AIRCRAFT—EFFECTIVE LOADS CARRIED

1943-44

AIRCRAFT		HOURS FLOWN	EFFECTIVE LOAD
Buhl	CF-OAQ	169.05	21 Tons, 1750 Lbs.
Buhl	CF-OAR	145.05	37 Tons, 1785 Lbs.
Buhl	CF-OAS	234.05	63 Tons, 547 Lbs.
Fairchild 71-C	CF-OAP	136.50	29 Tons, 1860 Lbs.
Hamilton	CF-OAH	231.05	65 Tons, 715 Lbs.
Hamilton	CF-OAJ	69.00	19 Tons, 638 Lbs.
Stinson	CF-OBA	199.25	54 Tons, 640 Lbs.
Stinson	CF-OBB	156.10	23 Tons, 1695 Lbs.
Stinson	CF-BGJ	184.35	40 Tons, 1200 Lbs.
Stinson	CF-BGM	238.40	76 Tons, 1918 Lbs.
Stinson	CF-BGN	235.55	43 Tons, 1035 Lbs.
Stinson	CF-OAV	146.30	25 Tons, 30 Lbs.
Stinson	CF-OAW	222.15	47 Tons, 541 Lbs.
Stinson	CF-OAX	242.45	51 Tons, 1495 Lbs.
Stinson	CF-OAY	293.25	61 Tons, 340 Lbs.
Stinson	CF-OAZ	220.00	89 Tons, 221 Lbs.
Vedette	G-CAND	117.15	18 Tons, 1710 Lbs.
Waco	CF-BDQ	154.50	34 Tons, 125 Lbs.

Total Transport Section:—

Total Flying Time	Hours	3,396.55
Total Loading	Lbs.	1,608,245
Total Loading	Tons	804 Tons, 245 lbs.

TABLE 3

Hours Flown on Various Phases of Flying Operations

1943-44

	1924-43	1943-44	Total
Fire Detection	40,374.45	691.10	41,065.55
Game Detection	200.55	14.55	215.50
Fire Suppression	33,114.06	251.30	33,365.36
Photography	1,385.30	15.15	1,400.45
Sketching	3,520.33	54.50	3,575.23
Transportation—Ordinary	29,553.55	2,363.55	31,917.50
Transportation—Special	5,849.55	360.57	6,210.52
Mercy Flights	240.37	9.00	249.37
Ferrying	5,553.52	222.50	5,776.42
Forced Landings	871.04	11.00	882.04
Flying Instruction	2,930.42	13.05	2,943.47
Observers Instruction	94.09	....	94.09
Operations	5,172.38	76.25	5,249.03
Tests—Aircraft	1,396.52	41.30	1,438.22
Dusting Operations	41.35	....	41.35
Tests—Wireless	69.10	....	69.10
Tests—Radio	8.25	3.35	12.00
TOTALS	130,378.43	4,129.57	134,508.40

TABLE 4

Summary of Flying Statistics

	1924-43	1943-44	Total
Passengers Carried	78,089	6,208	84,297
Personnel Carried	68,109	2,386	70,495
Total Passengers and Personnel Carried	146,198	8,594	154,792
Effective Loads Flown—Lbs.	30,956,734	1,682,310	32,639,044
Effective Loads Flown—Tons	15,478 Tons 734 Lbs.	841 Tons 310 Lbs.	16,319 Tons 1,044 Lbs.

TABLE 5

Flying Time — Pilots

Pilots		1924–43	1943–44	Total
Buckworth	WB	1693.00	231.30	1924.30
Baragar	FB	281.00	38.30	319.30
Burton	EC	538.45	115.55	654.40
Burtt	AE	584.00	248.45	832.45
Cameron	RD	494.15	144.10	638.25
Charity	GE	....	171.30	171.30
Denley	JG	2.10	148.45	150.55
Fiskar	UW	1525.45	201.55	1727.40
Fletcher	LA	142.40	145.05	287.45
Gillard	MV	4032.25	120.15	4152.40
Harvey	AL	3958.40	71.55	4030.35
Kincaid	J	183.15	106.50	290.05
LeFeuvre	CJ	1483.45	188.55	1672.40
MacDougall	FA	2885.25	31.35	2917.00
MacMillan	CA	748.25	222.15	970.40
Ponsford	GE	362.25	7.10	369.35
Peene	CS	1454.10	153.15	1607.25
Parsons	R	578.35	293.15	871.50
Pipe	JT	239.15	266.10	505.25
Poulin	LD	507.00	235.50	742.50
Smith	AB	528.30	158.50	687.20
Taylor	JM	1452.15	220.30	1672.45
Tweed	WW	1672.00	219.30	1891.30
Trussler	GE	2717.05	186.10	2903.15
Woodside	T	3106.20	201.27	3307.47
Wyborn	JS	180.20	....	180.20
Donnelly	JT	484.25	....	484.25
Speight	HC	457.05	....	457.05
Westaway	HW	3773.10	....	3773.10
Billington	E	2838.35	....	2838.35
Culliton	JP	1914.35	....	1914.35
Crossley	CC	5262.33	....	5262.33
Delahaye	G	3801.00	....	3801.00
Heaven	AC	3770.10	....	3770.10
Hallatt	HM	480.55	....	480.55
Phillips	GHR	6058.15	....	6058.15
Cowley	AT	10.55	....	10.55
All Other Pilots		70175.40	....	70175.40
Total		130378.43	4129.57	134508.40

DIVISION OF FOREST PROTECTION

Seasonal Fire and Hazard Conditions

Weather conditions were unusually favourable during the greater part of the summer of 1943. Cool and wet weather prevailed during the months of May, June and July and kept the fire hazard low for the greater part of this period. Late summer and early fall were particularly dry, producing a high hazard early in October when fires occurred which accounted for over one half of the total area burned over in the entire season. There were no fires over ten thousand acres in extent, and with one exception the area burned over in 1943 was the lowest on record.

Legislation

No legislation pertaining to forest protection was enacted during the year. Due to the high fire hazard in the early part of October the close season for setting out fire was extended to October 31st. The Mississagi Provincial Forest and the Spanish River Pulpwood Concession were closed to travel from October 12th to November 1st.

There were seven prosecutions for breaches of the Forest Fires Prevention Act, all of which resulted in convictions.

Organization

The Geraldton District was extended to include the Westerly portion of the Oba Division of the Kapuskasing District.

On January 1st, 1944, Mr. A. S. Bray was appointed District Forester at Cochrane.

Equipment

In addition to the usual replacement purchases, three tractors, light, medium, and heavy, were purchased to determine the suitability of this type of equipment for departmental use.

It was decided to standardize on two types of pumps, one suitable to the general conditions encountered in one region and one to the conditions in another. Sixteen pumps of one make in poor condition were replaced by others of the new standard.

IMPROVEMENTS

No steel lookout towers were erected in 1943, and only the more urgently required buildings and telephone lines were constructed.

Total Improvements Completed to March 31st, 1944

Cabins	522
Storehouses	127
Boathouses	43
Combined Storehouses and Boathouses	35
Bunkhouses	80
Offices	30
Garages and Car Houses	77
Other Buildings	193
Hose Towers	58
Wooden Lookout Towers	65
Steel Lookout Towers	220
Telephone Lines (Miles)	4,792

RADIO COMMUNICATIONS

RADIO SETS IN USE 1943

District	Tower Sets	Portable Sets	Boat Sets	Pack Sets	Model 30	Model 300	Miscellaneous	Totals
Sioux Lookout	14	1	1	1	2	2	....	21
Kenora.......	14	1	....	1	1	1	1	19
Fort Frances..	11	....	....	....	5	....	....	16
Port Arthur...	11	1	1	1	1	2	4	21
Geraldton.....	7	....	....	....	1	1	....	9
Kapuskasing..	9	....	....	....	2	....	....	11
Cochrane.....	13	1	....	....	....	....	....	14
S. S. Marie....	15	2	....	....	3	1	....	21
Sudbury......	33	1	....	....		....	....	36
North Bay....	21	7	1	....	....	....	....	29
Head Office...	....	3	3	3	....	....	....	9
Totals....	148	17	6	6	17	7	5	206

In addition to the above, aircraft are equipped with RCA aircraft sets as follows:—

CF-OAV—Kenora District
CF-OAW—Port Arthur District
CF-OAY—Port Arthur District
CF-OBB—Sioux Lookout District
CF-BGJ—Kapuskasing District
CF-BGM—Fort Frances District
CF-BGN—Sioux Lookout District

During the year three new Model 30 medium-wave, two-channel transmitters were constructed, to be used in the year 1944-45 at Jackfish Island, Nipigon and Peninsula, in the Port Arthur District. Twenty-five Abbot high-frequency tower sets were purchased, for use throughout the Province, and ten Hallicrafter S 20R receivers for use in the ground stations.

Hazard Disposal

Brush burning operations were carried on in connection with logging operations on the east side of Lake Nipigon and in Strathcona Township.

Fire guards in Kirkwood Plantation were maintained, and brush along the new Ramsay-Opeepeesway Road was burned, the cost of the latter being born by the contractors who built the road.

Expenditures

The total expenditure on fire ranging for the year, exclusive of the cost of Administration and the Provincial Air Service, was $1,059,080.06. The amount of fire tax collectable from woods operations was $425,408.60. Miscellaneous revenue amounted to $22,916.40.

Cost-of-living bonus was paid for the past three years but was charged to a separate appropriation and is not included in the table of classified expenditures.

Prior to the year 1942-43 radio expenditures were not accounted under fire ranging. In the years 1942-43 and 1943-44 they were paid out of the fire ranging appropriation and are included in the figures for those years in the table of classified expenditures.

Conferences

Conference on the spruce budworm at Montreal, Quebec, Jan. 23rd-28th.

Conference and inspection trip to Washington, D.C., U.S.A., Feb. 27th-March 3rd.

Inspection Trips, Chief, Division of Forest Protection

Date	*Place*
July 15, 1943	North Bay
July 17, 1943	Sudbury
July 18, 1943	Sault Ste. Marie
July 19, 1943	Geraldton
July 20-23, 1943	Port Arthur
August 6-8, 1943	Ipperwash Park
August 27-29, 1943	Sudbury
September 14, 1943	Algonquin
October 27, 1943	Parry Sound and Tweed
November 26, 1943	Sudbury
December 11-12, 1943	Parry Sound
March 24-31, 1944	Kenora & Sioux Lookout

ONTARIO
DEPARTMENT
LANDS & FORESTS

Ranger Station
Lake of the Woods

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TABLE No. 1

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1943	1942	1941	1940	1939	1938	1937
April 1............	128	113	94	82	88	98	93
April 15...........	141	141	129	116	115	107	101
May 1............	264	633	461	362	258	274	258
May 15...........	559	896	791	709	762	799	788
June 1............	856	1,053	1,009	1,025	1,074	1,077	951
June 15...........	918	1,095	1,072	1,080	1,114	1,110	979
July 1............	964	1,118	1,081	1,088	1,140	1,130	977
July 15...........	960	1,147	1,084	1,092	1,141	1,150	988
Aug. 1............	999	1,086	1,095	1,093	1,142	1,142	998
August 15.........	993	1,072	1,085	1,094	1,139	1,141	1,000
September 1........	843	909	941	1,022	1,082	1,100	965
September 15.......	677	747	739	783	838	924	871
October 1..........	413	411	380	477	335	880	351
October 15.........	396	329	232	336	220	419	209
October 31.........	210	193	158	192	190	264	114

TABLE No. 2

CLASSIFICATION OF EXPENDITURES

Item	1943–44	1942-43	1941–42	1940–41
Payroll.....................	$647,678.27	$660,139.71	$582,328.56	$555,773.82
Equipment..................	142,892.58	147,886.64	54,350.14	58,527.38
Improvements...............	33,933.31	42,213.78	39,653.12	34,488.37
Extra Fire Fighting..........	74,469.15	148,618.81	234,930.83	124,190.37
Freight, Express, Postage.....	12,317.65	11,927.97	14,632.18	12,058.77
Gasoline and Oil.............	33,392.75	38,214.51	43,725.76	42,130.52
Maintenance.................	84,153.41	99,908.75	77,919.15	77,508.89
Travel......................	25,923.34	25,901.41	15,383.42	15,118.56
Rent........................	2,076.61	2,558.50	3,867.79	3,836.00
Miscellaneous...............	2,242.99	1,558.17	2,734.26	1,377.50
Totals..................	$1,059,080.06	$1,178,928.25	$1,069,525.21	$925,010.18

Table No. 3

CLASSIFICATION OF FOREST FIRES

By Month

Month	1943	1942	1941	1940	1939	1938	1937
	Number	Number	Number	Number	Number	Number	Number
April	15	286	85	103	13	20	38
May	188	102	398	122	169	245	307
June	33	137	273	112	115	114	378
July	96	235	331	227	402	233	369
August	86	287	124	282	214	282	292
September	20	61	52	108	42	134	68
October	186	116	2	60	6	237	1
November	...	...	...	...	...	27	...
Totals	624	1,224	1,265	1,014	961	1,292	1,453

Table No. 4

CLASSIFICATION OF FOREST FIRES

By Origin

Origin	1943	1942	1941	1940	1939	1938	1937
	Number	Number	Number	Number	Number	Number	Number
Settlers	55	114	103	64	54	97	113
Campers	187	296	271	339	325	442	288
Railways	82	143	81	24	29	25	45
Lightning	100	195	278	212	190	245	303
Logging Operations	26	34	45	23	17	44	46
Mining Operations	3	3	2	5	3	4	17
Smokers	132	243	219	179	162	172	263
Road Construction	5	8	20	12	17	27	35
Incendiary	4	13	23	34	87	109	129
Prospectors	1	3	3	2	5	10	17
Miscellaneous	25	56	60	30	19	26	37
Unknown	4	116	160	90	53	91	160
Totals	624	1,224	1,265	1,014	961	1,292	1,453

TABLE No. 5

CLASSIFICATION OF FOREST FIRES

By Size

Size	1943	1942	1941	1940	1939	1938	1937
	Number	Number	Number	Number	Number	Number	Number
Quarter acre and under.....	155	276	278	224	296	312	371
Over quarter to 5 acres	237	487	506	441	459	613	554
Over 5 to 10 acres..........	58	97	94	99	64	103	111
Over 10 to 100 acres........	108	244	235	170	113	201	281
Over 100 to 500 acres.......	41	86	89	56	23	40	73
Over 500 to 1,000 acres.....	15	20	23	10	3	8	25
Over 1,000 to 10,000 acres...	10	13	32	10	2	14	35
Over 10,000 acres..........	....	1	8	4	1	1	3
Totals................	624	1,224	1,265	1,014	961	1,292	1,435

TABLE No. 6

CLASSIFICATION OF AREA BURNED OVER

By Month

District	April	May	June	July	August	Sept.	Oct.	Total
	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres
Sioux Lookout....	....	56	654	12	45	10	35	812
Kenora..........	....	380	....	62	8	84	90	624
Fort Frances.....	....	106	....	14	41	....	1,540	1,701
Port Arthur.......	4	1,059	....	15	18	1	9,608	10,705
Geraldton........	....	670	....	1	....	....	3	674
Kapuskasing.....	....	261	....	118	....	....	334	713
Cochrane........	....	5,289	20	618	67	....	55	6,049
North Bay.......	....	11,773	....	46	2	....	252	12,073
Sudbury..........	47	2,019	36	27	19	80	613	2,841
Sault Ste. Marie...	19	96	....	55	2	....	1,241	1,413
Parry Sound......	....	602	2	11	2	1	7,860	8,478
Algonquin........	....	210	5	1	....	....	6,249	6,465
Tweed..........	....	9	....	6	4	....	250	269
Totals........	70	22,530	717	986	208	176	28,130	52,817

TABLE No. 7

CLASSIFICATION OF AREA BURNED OVER

By Origin

District	Settlers Acres	Campers Acres	Railways Acres	Lightning Acres	Logging Operations Acres	Mining Operations Acres	Smokers Acres	Road Construction Acres	Incendiary Acres	Prospectors Acres	Miscellaneous Acres	Unknown Acres	Totals Acres
Sioux Lookout..	....	690	....	31	13	....	75	....	....	....	....	....	812
Kenora........	229	87	6	61	....	70	91	....	....	....	80	....	624
Fort Frances...	....	57	....	26	1	1	608	1	1	....	1,006	....	1,701
Port Arthur....	1,776	4,974	5	11	450	....	445	27	15	....	2	....	10,705
Geraldton......	....	3	8	....	660	....	2	....	....	....	....	1	674
Kapuskasing...	50	101	....	147	120	....	295	....	....	....	....	....	713
Cochrane......	496	1,900	5	635	1,175	....	193	....	30	....	1,615	....	6,049
North Bay.....	230	3,124	1	46	....	....	8,663	....	....	....	9	....	12,073
Sudbury.......	41	406	642	28	487	78	782	....	50	....	327	....	2,841
Sault Ste. Marie	12	1,308	17	53	4	....	17	....	....	1	1	....	1,413
Parry Sound...	206	5,840	6	1	1,580	....	450	....	....	....	301	91	8,478
Algonquin.....	69	3,522	114	71	....	....	2,689	....	....	....	....	....	6,465
Tweed.........	....	14	150	1	....	....	104	....	....	....	....	....	269
Totals.........	6,109	22,026	954	1,114	4,490	149	14,414	28	96	1	3,341	95	52,817

TABLE No. 8

CLASSIFICATION OF FOREST AREAS BURNED OVER

By Forest Types

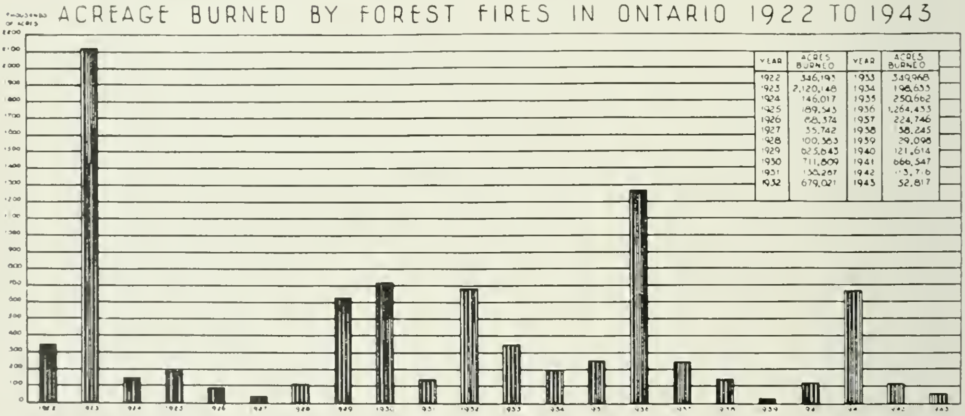
District	Number of Fires	Mature Growth		Second Growth		Young Growth		Slash Not re-stocking	Old Burn Not re-stocking	Muskeg	Barren	Grass	Totals (Acres)
		Coniferous	Hardwood	Coniferous	Hardwood	Coniferous	Hardwood						
Sioux Lookout..........	30	100	6	....	....	463	4	159	....	10	68	2	812
Kenora.................	40	96	....	96	....	106	7	211	40	....	57	11	624
Fort Frances...........	34	9	1	30	6	62	40	431	1,006	1	23	92	1,701
Port Arthur............	74	1,447	815	727	1,351	795	2,334	1,789	426	80	80	861	10,705
Geraldton..............	9	10	....	1	1	....	....	651	....	....	8	3	674
Kapuskasing............	13	123	20	26	....	....	....	476	5	....	....	63	713
Cochrane...............	48	955	....	1,150	....	174	....	2,335	694	15	7	719	6,049
Sault Ste. Marie.......	55	42	550	21	258	7	366	107	9	....	22	31	1,413
Sudbury................	122	3	2	57	32	178	628	790	430	27	289	405	2,841
North Bay..............	38	721	3	578	237	4,715	3,980	350	1,274	....	1	214	12,073
Parry Sound............	81	262	923	116	1,918	715	1,369	825	1,862	48	61	379	8,478
Algonquin..............	59	200	780	407	750	555	3,397	325	....	....	16	35	6,465
Tweed..................	21	....	....	4	71	54	86	1	....	....	22	31	269
Totals.............	624	3,968	3,100	3,213	4,624	7,824	12,211	8,450	5,746	181	654	2,846	52,817
1942 Totals...........	1,224	32,157	2,085	14,336	4,010	7,313	9,171	8,993	24,164	2,172	3,361	5,956	113,716
1941 "	1,265	221,362	50,793	33,058	20,702	55,690	22,341	150,422	86,837	10,469	5,257	9,639	666,547
1940 "	1,014	11,588	1,809	23,130	5,678	29,661	6,719	17,574	20,354	1,346	903	2,852	121,614
1939 "	961	3,807	575	2,542	352	1,892	956	3,087	8,363	187	6,649	688	29,098
1938 "	1,292	11,551	5,915	23,760	6,128	26,676	23,030	23,102	10,597	4,021	673	2,492	138,245
1937 "	1,453	52,972	9,983	34,756	3,662	47,954	8,755	27,770	31,281	3,226	2,423	2,004	224,746

Table No. 9

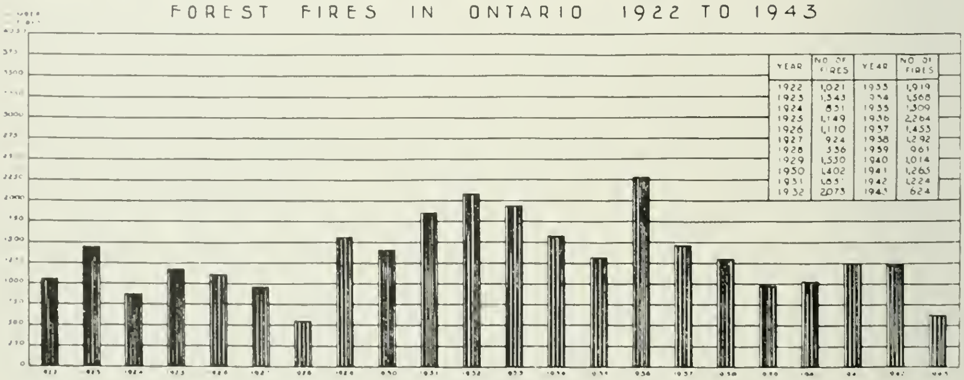
CLASSIFICATION OF LAND BURNED OVER

By Ownership

District	Crown Land	Private Land	Totals	
	Area in Acres	Area in Acres	No. of Fires	Area in Acres
Sioux Lookout	810	2	30	812
Kenora	245	379	40	624
Fort Frances	104	1,597	34	1,701
Port Arthur	1,604	9,101	74	10,705
Geraldton	663	11	9	674
Kapuskasing	650	63	13	713
Cochrane	5,162	887	48	6,049
North Bay	11,036	1,037	38	12,073
Sudbury	745	2,096	122	2,841
Sault Ste. Marie	360	1,053	55	1,413
Parry Sound	5,618	2,860	81	8,478
Algonquin	6,360	105	59	6,4 5
Tweed	108	161	21	269
Totals	33,465	19,352	624	52,817



YEAR	ACRES BURNED	YEAR	ACRES BURNED
1922	346,193	1933	349,968
1923	2,120,148	1934	198,633
1924	146,017	1935	250,662
1925	189,543	1936	1,264,433
1926	68,374	1937	224,746
1927	35,742	1938	38,245
1928	100,383	1939	29,098
1929	625,643	1940	121,614
1930	711,809	1941	666,547
1931	133,267	1942	[illegible]
1932	679,021	1943	52,817



YEAR	NO OF FIRES	YEAR	NO OF FIRES
1922	1,021	1933	1,919
1923	1,343	1934	1,568
1924	851	1935	1,309
1925	1,149	1936	2264
1926	1,110	1937	1,453
1927	924	1938	1,292
1928	536	1939	961
1929	1,530	1940	1,014
1930	1,402	1941	1,263
1931	1,851	1942	1,224
1932	2073	1943	624

TABLE No. 10

MAJOR EQUIPMENT PURCHASED AND IN USE—1943-44

Districts	Fire Fighting Units		Portable Hand Pumps		Fire Fighting Hose (Feet)		Tents		Blankets (Pairs)		Canoes		Motor Boats		Auto Trucks		Railway Motor Cars		Velocipedes		Out-board Motors		Binoculars	
	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use
Sioux Lookout	....	96	24	384	14,000	313,000	....	146	50	1,120	....	102	....	6	2	5	..	4	..	10		29		3
Kenora	....	67	...	174	21,000	225,900	....	101	....	993	2	79	....	5	....	10	1	1		1		34		11
Fort Frances	....	35		69	.....	103,600	1	46	.....	419	1	55	....	3	2	4		1		1		24		11
Port Arthur	9	71	51	289	82,000	221,000	2	147	150	1,314	....	80	1	3		7	..	2		3	1	15		9
Geraldton	7	40	48	255	16,300	106,800	2	85	144	657	....	55	2	2	1	3	1	5	1	3		12		2
Kapuskasing	4	32	100	357	12,000	83,900	....	68	35	369	....	45	....	1	....	8	1	10		20		11		16
Cochrane	....	46	...	532	600	120,200	....	48	26	669	...	55	....	6	..	16	1	7		18	1	16		5
Sault Ste. Marie	1	53	....	325	8,000	139,000	....	143	96	1,082	2	86	....	1	1	11		4		7		13		18
Sudbury	....	80	20	304	100	249,000	....	250	48	1,513	....	188	....	5	2	18		7		1	1	31		32
North Bay	....	47	....	174	6,000	133,700	....	137	.....	1,016	....	105	1	3	..	20	...	1		10		24		22
Parry Sound	....	21	....	134	......	48,100	....	29	.....	364	....	50	2	9	2	13	...	....		5		6		11
Algonquin	..	23	48	120	5,000	79,800	..	55	72	771		75	1	2		5		5		3	1	19		12
Tweed	2	10	....	150	2,400	21,800	...	19	24	274	..	12		1		8		1		1		14		18
Head Office	6	13	200	200	30,500	55,700		....	....	..		...	...	..	..									...
Totals	29	634	491	3,467	197,900	1,901,500	5	1.274	645	10561	5	987	7	47	10	128	4	48	1	33	4	248		170

TABLE No. 11

STATEMENT OF TRAVEL PERMITS ISSUED

District	1943		1942		1941		1940		1939		1938		1937	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Sioux Lookout......	......	......	......	......	......	......	......	......	......	......	......	......	......	......
Kenora............	373	1,278	662	2,225	1,107	3,175	1,185	3,796	1,073	3,222	903	2,501	927	2,784
Fort Frances........	493	1,298	50	178	68	234	66	269	106	391	115	343	110	355
Port Arthur.........	135	506	267	861	381	1,377	254	1,078	486	1,031	249	431	20	58
Geraldton..........	10	60	12	12	......	......	......	......	......	......	......	......	......	......
Kapuskasing.........	51	113	100	222	84	155	55	113	217	530	180	378	106	162
Cochrane...........	1,026	4,974	1,012	4,502	1,091	3,549	1,045	3,060	1,312	3,992	1,326	3,655	1,370	3,857
North Bay (Other than Ferguson Highway).............	1,543	5,505	2,438	4,919	3,128	10,677	3,787	13,066	4,073	15,634	3,611	14,005	2,569	10,202
Sudbury...........	897	2,843	1,270	3,908	1,482	4,848	1,524	4,990	2,222	5,446	2,195	5,486	1,638	4,623
Sault Ste. Marie......	926	2,970	1,478	4,674	2,707	8,402	1,982	6,320	1,890	5,947	1,780	5,707	1,877	6,042
Parry Sound........	......	......	......	......	......	......	......	......	......	......	......	......	......	......
Algonquin..........	5,520	9,020	1,069	3,224	1,305	3,898	264	658	1,328	4,253	1,857	6,446	330	863
Tweed............	......	......	......	......	......	......	......	......	......	......	......	......	......	......
Totals.........	11,004	28,567	8,358	24,725	11,353	36,315	10,162	33,350	12,707	40,446	12,216	38,952	8,947	28,946

CLOSED
BY ORDER OF
ONT. FORESTRY BRANC

Issuing a Travel Permit

TABLE No. 12

WORK PERMITS

District	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
Sioux Lookout	36	137	13	834	....	....	49	971
Kenora	20	69	73	1,241	10	37	103	1,347
Fort Frances	31	773	19	869	....	....	50	1,642
Port Arthur	38	114	50	4,125	8	445	96	4,684
Geraldton	13	32	18	1,326	3	50	34	1,408
Kapuskasing	8	31	14	2,695	....	....	52	2,726
Cochrane	322	1,000	195	6,072	9	71	526	7,143
North Bay	139	497	141	2,759	11	219	294	3,475
Sudbury	75	367	137	3,014	481	676	693	4,057
Sault Ste. Marie	34	298	28	2,502	1	3	63	2,803
Parry Sound	11	51	55	804	3	19	69	874
Algonquin	11	43	90	1,929	6	121	107	2,093
Tweed	12	95	124	1,122	....	....	136	1,217
Totals	750	3,507	990	29,292	532	1,611	2,272	34,410
1942-43 Totals	761	3,633	868	34,463	197	2,098	1,826	40,194
1941-42 "	1,285	6,048	834	35,013	132	4,988	2,251	46,079
1940-41 "	1,760	8,817	816	34,934	108	2,975	2,684	46,726
1939-40 "	2,732	14,694	709	27,793	245	5,721	3,686	48,208
1938-39 "	3,343	17,974	657	23,891	106	3,017	4,106	44,882
1937-38 "	3,534	19,685	737	31,743	162	3,550	4,434	57,978

Timber Lost—Tourist Value Nil
Watershed protection gone. Fire-fighting dollars spent.
All because of one neglected camp fire!

Sighting the First Wisp of Smoke
Lookout man takes a bearing with his alidade.

Table No. 13

STATEMENT OF FIRE PERMITS ISSUED

District	Number of Permits						
	1943	1942	1941	1940	1939	1938	1937
Sioux Lookout	137	123	232	215	322	315	362
Kenora	530	470	376	791	811	1,069	711
Fort Frances	75	195	203	300	424	69	54
Port Arthur	554	529	563	1,671	1,083	1,457	1,043
Geraldton	60	101	....	....	....	....	....
Kapuskasing	261	1,677	947	2,757	3,188	2,544	2,838
Cochrane	1,241	2,555	2,275	3,397	3,304	2,706	3,926
North Bay	834	1,129	1,458	2,885	3,117	3,321	3,216
Sudbury	1,052	979	886	1,436	1,811	1,959	1,445
Sault Ste. Marie	154	217	288	361	500	583	567
Parry Sound	174	300	306	303	443	498	624
Algonquin	42	74	124	178	245	169	197
Tweed	128	193	175	228	317	345	417
Totals	5,242	8,542	7,833	14,552	15,565	15,035	15,400

Table No. 14

MEANS OF FIRE DETECTION

District	Total Fires	Air Service	Towers	Rangers	Public
Sioux Lookout	30	7	5	11	7
Kenora	40	11	17	3	9
Fort Frances	34	12	10	5	7
Port Arthur	74	32	13	8	21
Geraldton	9	3	....	1	5
Kapuskasing	13	4	1	1	7
Cochrane	48	....	12	16	20
North Bay	38	4	15	4	15
Sudbury	122	3	47	18	54
Sault Ste. Marie	55	7	10	5	33
Parry Sound	81	2	29	12	38
Algonquin	59	6	12	14	27
Tweed	21	....	17	....	4
Totals	624	91	188	98	247

TABLE No. 15

FIRE DAMAGE TABLE 1943-44

District	Sawlogs		Pulpwood		Ties		Fuelwood		Cedar Posts		Cedar Poles		Protection Charges		Total Timber Damage	Property Damage
	F.B.M.	$	Cords	$	No.	$	Cords	$	No.	$	No.	$	Mature	Young Growth	$	$
Sioux Lookout	1,000	2.50	334	467.60			58	16.50					243.45	9.50	739.55	
Kenora	16,800	42.00	960	794.00			188	49.75					140.15	14.72	1,040.62	1,320.00
Fort Frances	38,700	96.75	103	103.20	50	5.00	26	6.50					19.72	134.22	365.39	7,272.00
Port Arthur	79,600	199.00	2,636	3,236.10			12,394	4,016.50	5	.10			2,644.97	317.56	10,414.23	5,962.00
Geraldton			73	52.20			2	1.00					11.00		64.20	
Kapuskasing	20,000	40.00	1,830	2,562.00									222.76	10.40	2,835.16	16.50
Cochrane	855,700	1,313.05	1,314	1,839.60			8,563	2,615.75					3,105.00	39.95	8,913.35	2,672.50
North Bay	419,900	680.25	742	474.80			2,197	649.00					1,002.60	1,813.60	4,620.25	
Sudbury	17,700	43.05	83	38.30			648	246.60	70	1.40			38.82	142.50	510.67	612.10
Sault Ste. Marie	19,700	49.25	59	78.40	150	15.00							256.17		398.82	6.00
Parry Sound	207,800	377.50	80	80.50			1,038	519.25					1,950.55	216.51	3,144.31	43,350.00
Algonquin	33,000	74.00	61	50.94			279	111.63					1,555.01	1,617.02	3,408.60	
Tweed	11,000	76.00	15	15.00			205	205.00					13.50	5.76	315.26	
Totals	1,720,900	2,993.35	8,290	9,792.64	200	20.00	25,598	8,437.48	75	1.50			11,203.70	4,321.74	36,770.41	61,211.10

AFTERMATH
A RANGER ESTIMATES THE LOSS

A Cabin in a Typical Northern Ontario Setting

DIVISION OF LAND AND RECREATIONAL AREAS

There was a decided increase in the amount of lands work undertaken during the past year. The major change effected was the delegation to Field Offices of the control of lands within their districts.

Upon decentralization of land administration, the field offices assumed their new responsibilities. Competent inspection was provided and field men were instructed by manual, and also in field classes. A sufficiently large staff is not available to ensure the best results, but it is hoped that this situation may be remedied after the war.

Preparation is being made for the large post-war boom in tourist traffic. Roads, trails, portages, camp sites and picnic grounds are being constructed, as funds permit. Our forests provide a natural means of recreation, but facilities for tourists must be provided if this industry is to produce the revenue of which it is capable.

To take practical steps for agricultural settlement, it is necessary to obtain a picture of actual field conditions. To this end a start was made during the past year on a programme of land surveys.

Land Administration

The new regulations of June 22, 1942 radically altered the previous regulations with respect to the use of land for agriculture, summer resorts, and other purposes. These new regulations were tested during the past year and were found to be a great improvement. Subsequent changes found necessary to the new regulations during the year were effected by Orders-in-Council. The important features of these changes are summarized in the following:

In order that special consideration be given to charges for sale or lease of lands for use of boys' and girls' camps which are maintained and operated without monetary profit by a charitable institution or service club, an Order-in-Council was passed on May 27, 1943 to allow for charges for lease or sale of such lands at one-sixth of the charges for other uses, as provided for in regulations.

Aids to Veterans

To better classify persons eligible for free grant lands because of military services, an amendment was made to regulations on January 6, 1944. The amendment provides for free grant lands for agricultural use to all persons who have served in His Majesty's Active Service Forces outside of Canada during the present or last war and who were domiciled in Canada previous to these wars. Female persons who fulfil requirements and are eligible to acquire lands have benefits equal to male persons.

On January 13, 1944, an addition to regulations was made which provided for the protection of rights to lands sold or located to men who, subsequent to sale or location, entered His Majesty's Armed Forces during the present war. Absence on service is not considered a cessation of residence provided for and required under The Public Lands Act. However, full settlement duties in respect to clearance and cultivation of the land and the erection of buildings are required.

Pine Trees Release

On January 6, 1944, an amendment was made to regulations, which permits the issuance of Pine Trees Release without charge for pine trees which had been reserved in Letters Patent, providing the quantity of pine trees is not in excess of a stipulated amount. This amendment provides for release of pine from patent without charge. Previous to amendment, a charge of $10.00 was made for pine patent.

Provincial Parks

It is the Department's policy to set aside areas for park purposes for the following reasons: To remove tracts of non-agricultural soil from settlement; to establish a place for the recreation of the people; to provide a suitable habitat and place of protection for fish and wild life, and a place where the forest growth may be better regulated.

The following are the Provincial Parks established to date:

Algonquin	2741	sq. miles
Quetico	1720	sq. miles
Rondeau	8	sq. miles
Ipperwash Beach	109	acres
Lake Superior	540	sq. miles
Sibley	61	sq. miles

In continuance of previous policy, by Orders-in-Council of January 13th, 1944 the Department has set aside two new areas as follows:

Lake Superior Provincial Park—All lands the property of the Crown in the following described area:

> "Bounded on the east by the right-of-way of the Algoma Central Railway; on the north by the Michipicoten River; on the south by the Montreal River; saving and excepting therefrom those parts of Township 27, Range 16, lying west of the right-of-way of the Algoma Central Railway; Township 27, Range 15, lying west of the right-of-way of the Algoma Central Railway; Township 28, Range 14, lying northwest of the Montreal River; Township 29, Range 14, lying north of the Montreal River; and Township 29, Range 15, lying east of the Montreal River."

Sibley Provincial Park—All lands the property of the Crown in the following described area:

> "All of the Township of Sibley, saving and excepting therefrom Lots 1 to 10, in Concession 1 to 5."

In spite of travel restrictions, Rondeau, Algonquin and Quetico Provincial Parks continued during 1943 to attract a large number of visitors, the number of visitors being equal to the year 1941, a year when an all-time high for visitors was established.

The boys' and girls' camps plan for Algonquin Park improvement and forest protection assistance inaugurated in 1941 was continued and enlarged upon. The assistance given to the park staff in this work was of great value.

The following are statistical statements of lands administration work completed during the fiscal year ending March 31, 1944:

STATEMENT OF PATENTS, ETC., ISSUED DURING THE YEAR ENDING MARCH 31st, 1944

Public Land Patents	640	
Free Grant Patents	215	
Pine Patents	6	
Release of Pine	0	
Transfers (Town Lots)	23	
Patents (Town Lots)	54	
Miscellaneous Documents	22	
Water Power Leases	4	
		964
Mining Land Patents	374	
Mining Rights Patents	9	
Mining Leases	62	
		445
Crown Leases	20	
Crown Leases (Summer Resort)	1	
Algonquin Park Leases	17	
Bruce Beach Leases	3	
Bruce Beach Renewals	35	
Timagami Leases	1	
Rondeau Park Leases	90	
		167
Total		1,576
License of Occupation (Mines)	59	
" " (Lands)	72	
" " (Lands-Summer Resort)	9	
" " (Algonquin)	0	
Land Use Permits	967	
		1,107
License of Occupation Cancelled	377	
Crown Leases Cancelled	71	

SUMMER RESORT LANDS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	7	10.85			1	.56	2	6.35
Fort Frances	I. M. Whalen	11	19.76					4	7.62
Geraldton	U. W. Fiskar			1	.59			3	5.64
Kapuskasing	T. E. Mackey	1	1.00						
Kenora	W. D. Cram	108	257.82					62	160.63
North Bay	J. P. Marchildon	61	198.70	1	10.19			51	162.03
Parry Sound	R. L. Snow	52	142.53	3	8.69			20	59.76
Pembroke	E. L. Ward	6	74.34					2	4.62
Port Arthur	P. Addison	14	51.96			1	3.90	10	26.18
Sault Ste. Marie	D. H. Smith	17	47.64					7	22.97
Sioux Lookout	K. Acheson	7	34.79					12	72.78
Sudbury	P. McEwen	45	86.44	5	5.89	1	1.00	39	98.23
Tweed	A. P. Leslie	14	22.52					19	32.78
Main Office	Main Office	1	.24						
	Totals	344	948.59	10	25.36	3	5.46	231	659.59

LANDS FOR SPECIAL USE

Administrative District	District Forester	Sales		Patents	
		No.	Acres	No.	Acres
Cochrane	A. Hurd	4	359.25	4	650.37
Fort Frances	J. M. Whalen	1	312.00	......	......
Kenora	W. D. Cram	7	21.62	4	414.18
North Bay	J. P. Marchildon	14	408.04	17	689.18
Parry Sound	R. L. Snow	13	402.34	9	42.38
Pembroke	E. L. Ward	12	823.89	1	4.73
Port Arthur	P. Addison	3	81.25	3	187.92
Sault Ste. Marie	D. H. Smith	3	102.02	1	1.52
Sioux Lookout	K. Acheson	5	53.93	3	229.02
Sudbury	P. McEwen	17	1,033.26	3	10.00
Tweed	A. P. Leslie	28	1,789.24	9	340.20
Main Office	Main Office	18	504.25	12	284.57
Kapuskasing	T. E. Mackey	......	......	4	916.43
	Totals	125	5,891.00	70	3,770.50

AGRICULTURAL LANDS IN SALE TOWNSHIPS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	22	1,863.07	99	9,062.16	45	5,095.35	57	7,167.67
Fort Frances	J. M. Whalen	24	1,785.65	10	374.75		......	1	160.00
Geraldton	U. W. Fiskar	......	......	1	56.50	......	......	......	......
Kapuskasing	T. E. Mackey	18	1,578.50	173	15,229.70	41	4,080.66	29	3,175.20
Kenora	W. D. Cram	18	1,401.34	15	709.40	3	339.54	4	256.00
North Bay	J. P. Marchildon	44	4,338.19	35	3,675.54	25	3,239.85	47	8,066.52
Parry Sound	R. L. Snow	17	1,499.64	6	333.00	1	5.00	11	1,015.64
Pembroke	E. L. Ward	20	2,035.43	4	266.00	......	......	12	1,109.02
Port Arthur	P. Addison	19	2,160.50	25	2,537.00	13	1,892.50	18	2,388.25
Sault Ste. Marie	D. H. Smith	2	199.50	7	772.00	......	......	2	325.00
Sioux Lookout	K. Acheson	1	146.00	1	1.00	......	......	1	243.00
Sudbury	P. McEwen	102	11,575.46	61	5,876.39	46	5,254.98	101	12,175.36
Tweed	A. P. Leslie	34	2,970.21	8	722.00	3	306.50	70	7,105.04
Main Office	Main Office	4	381.00	......	......	......	......	6	659.00
	Totals	325	31,934.49	445	39,615.44	177	20,124.38	359	43,845.70

AGRICULTURAL SALES

Year ending Mar. 31st	Sales		Assignments		Cancellations		Patents	
	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage
1939	385	33,685.79	262	25,353.745	649	59,824.85	178	20,574.88
1940	395	34,606.576	254	25,830.543	502	45,397.43	148	17,236.056
1941	297	24,737.682	210	21,464.60	265	41,422.916	172	20,154.240
1942	143	12,642.717	140	13,997.29	555	48,156.146	137	15,797.648
1943	124	11,765.45	159	16,093.755	456	43,850.67	161	18,615.09
1944	325	31,934.49	117	20,124.38	445	39,615.44	359	43,845.70

MISCELLANEOUS SALES (Special Use)

1939	26	1,140.463					31	2,020.335
1940	29	364.269	–	–		– –	16	189.349
1941	12	618.228					14	141.521
1942	13	1,740.813				Vested	21	2,138.812
							2	5.74
1943	36	2,127.88				Vested	22	1,987.70
							6	322.36
1944	125	5,891.00					70	3,770.50

SUMMER RESORT

1939	134	412.905			1	4.6	129	523.4878
1940	145	471.928			3	10.37	129	521.698
1941	169	516.608			4	8.60	126	469.011
1942	125	423.930	2	6.75	1	1.13	98	361.459
1943	169	462.34	–		–	—	127	421.61
1944	344	948.59	3	5.46	10	25.36	231	659.59

CITIES, TOWNS AND TOWNSITES

Year ending March. 31st	Sales		Assignments		Cancellations		Patents	
	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage
1939	57	39.5415	33	5.089	..	. . . . . .	122	129.7305
1940	114	107.9795	22	2.531	...	. . . . . .	106	125.609
1941	82	49.125	9	1.520		.. .	86	29.414
1942	40	12.658	3	.44	3	.52	85	31.191
1943	31	10.71	13	1.779	6	1.382	50	18.490
1944	64	38.18	14	2.09	26	188.25	76	32.24

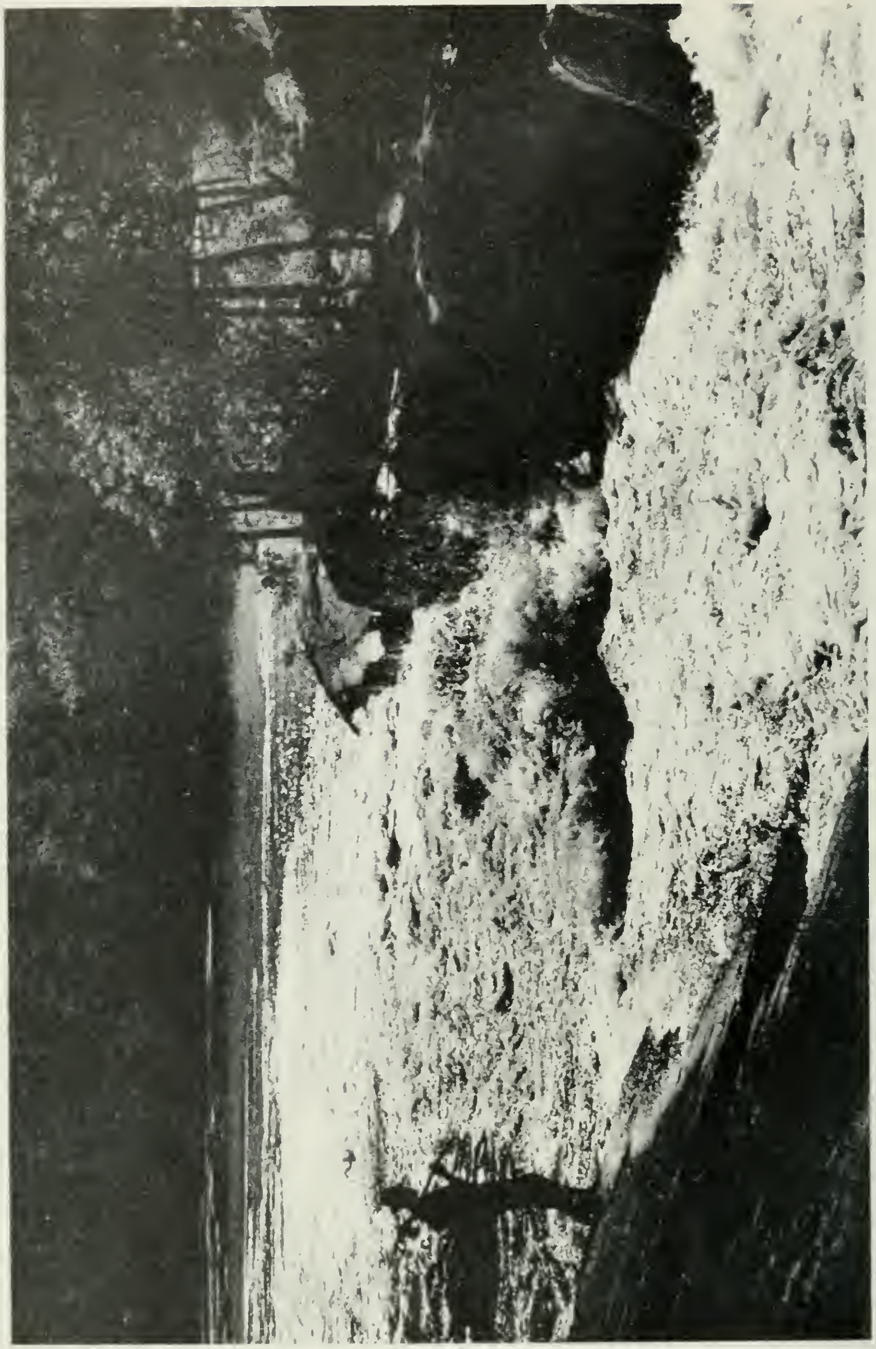
Northwoods Summer Home on a Grander Scale

LAND USE PERMITS

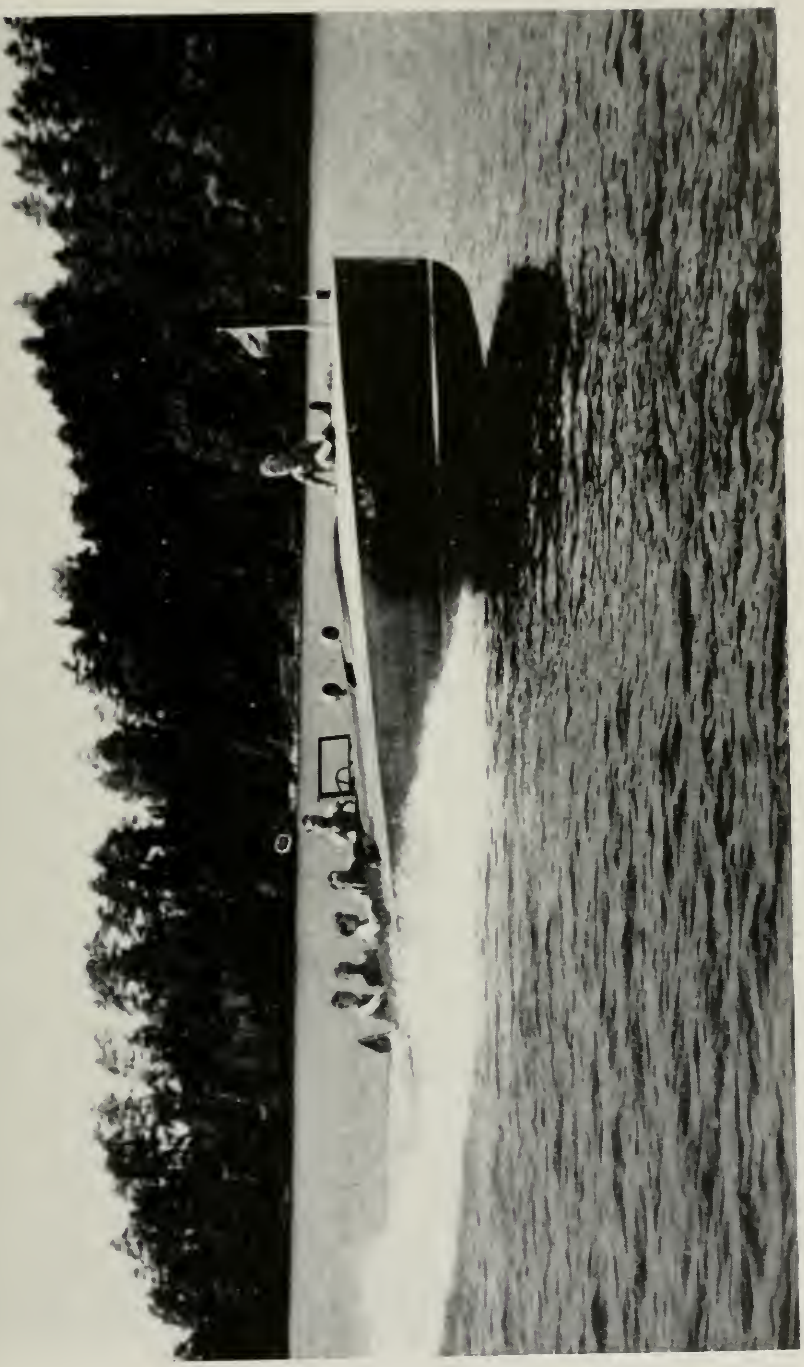
Administrative District	District Forester	Hunt Camp	Trappers Cabin	Residence	Agriculture	Marsh Hay	Mill Site	Sugar Bush	Boat House	Miscellaneous	Total
Cochrane	A. Hurd	0	0	16	1	36	13	0	0	0	66
Fort Frances	J. M. Whalen	1	0	0	0	0	1	0	0	0	2
Kapuskasing	T. E. Mackey	1	0	5	4	15	3	0	0	3	31
Kenora	W. D. Cram	0	0	8	1	0	4	0	0	1	14
North Bay	J. P. Marchildon	12	4	48	10	8	16	4	13	8	123
Port Arthur	P. Addison	4	0	12	1	0	19	0	0	3	39
Pembroke	E. L. Ward	17	0	65	3	0	9	0	0	42	136
Parry Sound	R. L. Snow	73	2	39	5	9	9	3	9	7	156
Sioux Lookout	K. Acheson	2	0	17	1	3	2	0	1	3	29
Sault Ste. Marie	D. H. Smith	3	0	21	0	0	4	0	0	2	30
Sudbury	P. McEwen	13	2	83	35	2	20	2	2	5	164
Tweed	A. P. Leslie	31	0	10	7	3	5	0	2	4	62
Orono											
St. Williams		0	0	46	0	0	0	0	0	0	46
Millhurst											
Angus											
Rondeau Park	R. A. McLaren. (Supt.)	0	0	59	0	0	0	0	0	10	69
Total		157	8	429	68	76	105	9	27	88	967

AGRICULTURAL LANDS IN FREE GRANT TOWNSHIPS

Administrative District	District Forester	Locations		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	1	74.13	3	317.00			1	75.00
Fort Frances	J. M. Whalen			43	5,961.75	2	240.00	22	3,387.75
Kapuskasing	T. E. Mackey			17	1,352.00	1	75.00		
Kenora	W. D. Cram	1	55.00	84	10,723.52	6	860.00	24	3,658.22
North Bay	J. P. Marchildon	3	160.00	35	3,564.75	6	717.50	11	1,156.00
Port Arthur	P. Addison	2	321.00	35	4,947.00	16	2,218.00	15	2,179.30
Pembroke	E. L. Ward			29	3,232.00	9	723.50	25	2,978.41
Parry Sound	R. L. Snow	1	95.00	88	9,578.57	8	1,112.00	22	3,111.40
Sioux Lookout	K. Acheson					1	160.00		
Sault Ste. Marie	D. H. Smith			5	787.00	1	80.00		
Sudbury	P. McEwen	9	1,281.75	81	12,041.96	19	2,879.00	27	3,763.11
Tweed	A. P. Leslie	3	107.50	108	12,278.00	20	2,245.00	71	8,301.46
	Totals	20	2,694.38	528	64,783.55	89	11,310.00	218	28,610.65



REBECCA FALLS—QUETICO PARK
"There's fish in them thar waters!"



LAKE TIMAGAMI
A family party hits the water trail.

FREE GRANT LOCATIONS

Year ending Mar. 31st	Locations		Sales		Assignments		Cancellations		Patents	
	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage
1939	262	33,637.736	70	3,044.243	137	15,994.413	393	47,095.605	139	17,569.013
1940	184	22,639.98	62	2,854.15	123	15,530.31	360	44,193.905	151	18,205.522
1941	135	15,883.00	53	2,915.97	116	726.00	316	38,618.84	154	16,063.949
1942	46	5,920.80	54	2,743.44	85	501.00	284	34,713.636	131	14,972.951
1943	16	2,069.00	96	7,747.24	77	471.00	341	40,181.91	181	20,387.47
1944	20	2,694.38		.....	89	11,310.00	528	64,783.55	218	28,610.65

RETURNED SOLDIERS AND SAILORS LOCATIONS

1939	15	1,295.72			2	240.50	34	3,627.34		
1940	12	1,158.30		.....			35	3,652.95		
1941	8	726.00		.....	.....		18	1,917.15		
1942	4	501.00		.....	.....		19	1,769.75		
1943	5	471.00		.....	.....		21	2,720.05		

CITIES, TOWNS AND TOWNPLOTS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	6	6.51	2	1.50	2	.19	7	.70
Geraldton	U. W. Fiskar	4	.70	6	164.30	1	.16	5	1.08
Kapuskasing	T. E. Mackey	11	6.69	7	19.81	1	1.00	14	3.02
Kenora	W. D. Cram	2	.42	1	.45			1	.19
North Bay	J. P. Marchildon	3	.95	1	.50			3	.93
Parry Sound	R. L. Snow	3	7.80					2	.40
Pembroke	E. L. Ward	2	1.01			1	.076	1	1.31
Port Arthur	P. Addison	1	.20						
Sault Ste. Marie	D. H. Smith	6	1.00	1	.17	1	.11	12	3.37
Sioux Lookout	K. Acheson	11	1.36	8	1.52	4	.46	19	11.78
Sudbury	P. McEwen	10	11.33			1	.09	5	.44
Main Office	Main Office	2	.21					3	6.43
Tweed	A. P. Leslie							1	2.59
Totals		64	38.18	26	188.25	11	2.09	76	32.21

A Native Gives Welcome to Algonquin Park

DIVISION OF LAW

As a result of the triennial assessment year fixed by the Provincial Land Tax Act falling during the year 1943, work of the Division of Law was increased and a considerable portion of the time of the Chief of the Division was engaged in appearances in various parts of the Province respecting appeals before District and County Court Judges.

The routine work of the Division, embracing the preparation of Recommendations-to-Council, timber concession agreements and the settlement of involved land matters, required somewhat more than the usual time in previous years. Certain amendments to the Statutes and Regulations were effected, resulting in improvements in the general administration of the Land and Timber divisions of the Department.

PROVINCIAL LAND TAX ACT:

Appeals were launched with respect to assessments as provided for in the Provincial Land Tax Act, and the Chief of the Division attended with the Collector and appeared on appeals at Kenora, Sault Ste. Marie, Sudbury, North Bay and Chatham. A test was made of an amendment concerning the taxation of land patented as mining land but not now being *held and used* for mining purposes. His Honour, Judge Earle C. Popham, District Court Judge of the District of Kenora, held in his decision that such land is properly taxable.

PROSECUTIONS AND CHARGES:

There was a noticeable decline in the number of charges laid under the Fire Prevention Act and miscellaneous infractions of other Statutes during the season. This is attributed to the vigorous policy of previous years, which resulted in a stricter observance by the Public of the statutes and regulations.

	Number	*Convictions*	*Acquittals*
The Fire Prevention Act........	7	7	0
Miscellaneous................	1	1	0

TIMBER AGREEMENTS:

During the year eleven Timber Concession Agreements and two supplementary agreements respecting the non-exportation of pulpwood were prepared and completed. (See complete memoranda of agreements, page 121).

INSPECTION TRIPS:

The Chief of the Division attended the Southern Region Meeting at Algonquin Park and the Western Region Meeting at Kenora for the purpose of advising on the interpretation of Statutes, particularly respecting every-day problems arising in the field in the administration of the various Districts. Necessary trips were also made to Ottawa, Pembroke, Sudbury, Sault Ste. Marie, North Bay and Long Point Park in connection with Departmental matters requiring investigation and settlement by the Law Division.

VETERAN RANGER
Zeph Nadeau, Forest Ranger for 30 years at Radiant Station, Algonquin Park.

DIVISION OF OPERATION AND PERSONNEL

Personnel and equipment shortages remained acute because of war conditions. Replacement of retiring personnel and the absence of enlisted staff presented serious difficulties in carrying on the work of the Department. The diversion of equipment and supplies to war purposes left a shortage for Department use. Under these conditions it was, however, possible by extra effort to satisfy the minimum operation requirements.

Organization:

Head Office, Toronto

Minister—Hon. W. G. Thompson

Deputy Minister—F. A. MacDougall

Division	*Chief*
Accounts	J. G. McMillen
Air Service	G. E. Ponsford (Sault Ste. Marie)
Forest Protection	J. A. Brodie
Land and Recreational Areas	H. W. Crosbie
Law	F. J. Sullivan
Operation and Personnel	P. O. Rhynas
Reforestation	E. J. Zavitz
Research	R. N. Johnston
Surveys and Engineering	C. H. Fullerton
Timber Management	J. F. Sharpe

Field Offices

Northern Ontario

Region	*Regional Forester*	*District*	*District Forester*	*District H.Q.*
Southern	H. W. Crosbie	Tweed	A. P. Leslie	Tweed
		Algonquin	E. L. Ward	Pembroke
		Parry Sound	R. L. Snow	Parry Sound
Central	P. McEwen	Sudbury	P. McEwen	Sudbury
		North Bay	J. P. Marchildon	North Bay
		Sault Ste. Marie	D. H. Smith (Acting)	Sault Ste. Marie
Kapuskasing	T. E. Mackey	Kapuskasing	T. E. Mackey	Kapuskasing
		Cochrane	A. S. Bray	Cochrane
Thunder Bay	P. Addison (Acting)	Port Arthur	R. H. Bliss (Acting)	Port Arthur
		Geraldton	U. W. Fiskar	Geraldton
Western	W. D. Cram	Kenora	W. D. Cram	Kenora
		Fort Frances	J. M. Whalen (Acting)	Fort Frances
		Sioux Lookout	K. Acheson	Sioux Lookout

Southern Ontario

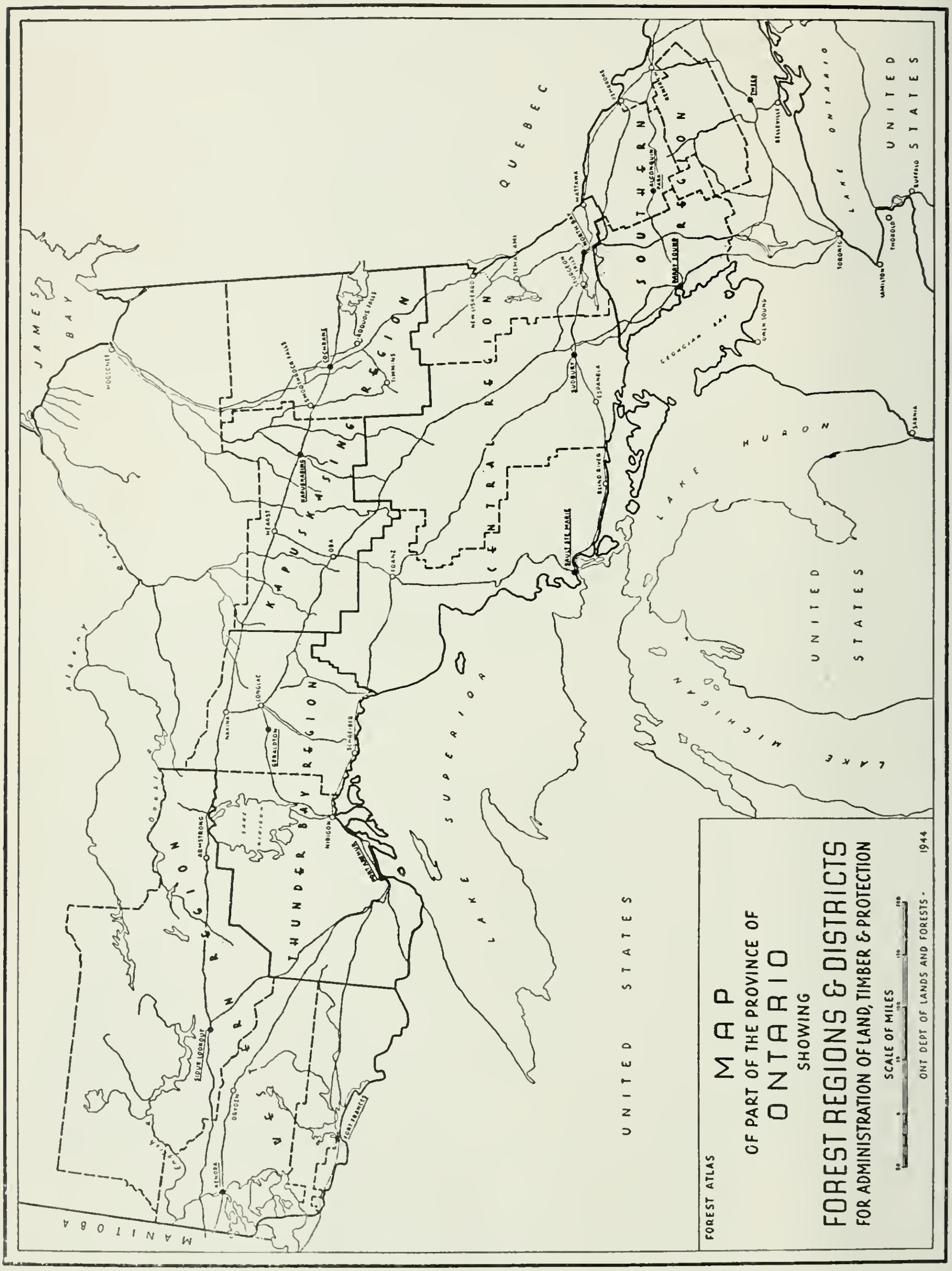
Zone	*Zone Forester*	*Headquarters*
Eastern	A. B. Wheatley	Kemptville
Central Eastern	G. M. Linton (Acting) (also Superintendent Orono Forest Nursery)	Orono (Temporarily)
Georgian Bay Counties	J. F. L. Simmons	Toronto (Temporarily)
Central Western	I. C. Marritt	Galt
Lake Erie	F. S. Newman (Acting) (also Superintendent St. Williams Forest Nursery)	St. Williams (Temporarily)
South Western	C. H. Zavitz	Chatham

AREAS OF FOREST DISTRICTS

Districts	*Area*
Sioux Lookout	17,000,000 acres
Kenora	6,800,000 acres
Fort Frances	3,900,000 acres
Port Arthur	9,600,000 acres
Geraldton	6,800,000 acres
Kapuskasing	8,200,000 acres
Sault Ste. Marie	8,800,000 acres
Cochrane	9,700,000 acres
Sudbury	14,100,000 acres
North Bay	5,300,000 acres
Parry Sound	4,200,000 acres
Algonquin	3,000,000 acres
Tweed	3,200,000 acres
TOTAL	100,700,000 acres

PROVINCIAL AIR SERVICE PILOTS
shortly after creation of
THE PROVINCIAL AIR SERVICE

DISTRICT FORESTER'S ANNUAL MEETING
ONTARIO DEPARTMENT OF LANDS AND FORESTS
TORONTO, JANUARY 21st., 1944


FOREST ATLAS
MAP
OF PART OF THE PROVINCE OF
ONTARIO
SHOWING
FOREST REGIONS & DISTRICTS
FOR ADMINISTRATION OF LAND, TIMBER & PROTECTION
SCALE OF MILES
ONT DEPT OF LANDS AND FORESTS - 1944
JAMES BAY
QUEBEC
MANITOBA
UNITED STATES
LAKE SUPERIOR
LAKE HURON
LAKE MICHIGAN
LAKE ONTARIO
GEORGIAN BAY
WESTERN REGION
THUNDER BAY REGION
KAPUSKASING REGION
CENTRAL REGION
SOUTHERN REGION
MOOSONEE
COCHRANE
IROQUOIS FALLS
SMOOTH ROCK FALLS
TIMMINS
KAPUSKASING
HEARST
OBA
FRANZ
NEW LISKEARD
TEMAGAMI
NORTH BAY
MATTAWA
PEMBROKE
RENFREW
TWEED
BELLEVILLE
ALGONQUIN PARK
PARRY SOUND
TORONTO
HAMILTON
THOROLD
BUFFALO
OWEN SOUND
SARNIA
SUDBURY
ESPANOLA
BLIND RIVER
SAULT STE MARIE
GERALDTON
LONGLAC
NAKINA
SCHREIBER
NIPIGON
PORT ARTHUR
ARMSTRONG
LAKE NIPIGON
SIOUX LOOKOUT
DRYDEN
KENORA
FORT FRANCES
ALBANY

DEPARTMENT OF LANDS AND FORESTS
PROVINCE OF ONTARIO
ADMINISTRATIVE DIVISIONS
January, 1944

W. G. THOMPSON, Minister
F. A. MacDOUGALL, Deputy Minister

ACCOUNTS

J. G. McMillen
Chief

Accounting, for all Divisions.

Collection of Departmental revenue.

Payment of Departmental expenditures.

Administration of Land Tax Act.

Preparation of:—
- Budget estimates.
- Financial reports.
- Permanent Staff payrolls
- Main Office pay lists.
- Departmental staff salary records.
- Data for Public Accounts report.

Control of:—
- Accountable Warrant Funds.
- Field Office trust funds.
- Items held in safe-keeping.
- Collateral securities.
- Field Office accounting.
- Budget for main and field offices.
- Checking of receipts and disbursements.

Maintenance of Accounts owing the Department for:—
- Timber dues.
- Ground rent.
- Fire tax.
- Land sales.
- Rentals for Leases.
- Fees for Licenses of Occupation.
- Water power leases.
- Provincial Land Tax.
- Permit operations.
- Accountable advances.

AIR SERVICE

G. E. Ponsford
Chief

Control of purchase and improvement of suitable aircraft.

Providing and training of pilots and engineers.

Supply of fuel and oil.

Supply of equipment to air bases.

Maintenance of airworthiness.

Flying for:—
- Departmental requirements of all kinds.
- Special requirements of other Provincial Departments.
- Emergencies, such as mercy flights.

FOREST PROTECTION

J. A. Brodie
Chief

Supervision of:—
- Forest fire protection.
- Purchasing, maintenance and distribution of fire fighting equipment and supplies.
- Radio communication service.
- Fire ranging staff.
- Forest protection in relation to insect epidemics and fungus diseases.

Control of:—
- Records and plans of all improvements.
- Fire statistics.
- Townsite clearing and fire hazard disposal.

Administration of:—
- Forest fire protection under Board of Transport Commissioners.
- Classification and approval of Forest Protection accounts.
- Compilation of District budgets.

LAND AND RECREATIONAL AREAS

H. W. Crosbie
Chief

Selling, leasing and licensing of Crown Lands for:—
- Farming, recreation and all other purposes excepting for dam sites, rights-of-way for electric power transmission lines and telephone lines, or for hydro-electric power developments.

Administration of:—
- All Provincial Parks.

Preparation of:—
- Patents, leases, licenses of occupation or other forms of land transfer and authorization of use of land.

Maintenance of:—
- Records of patents, leases, licenses, etc.

LAW

F. J. Sullivan
Chief

Preparation of:—
- Legislation, regulations and timber agreements.
- Recommendations to Legislative Council
- Special patents, land transfers and other documents.

Legal Advice on:—
- Interpretation and application of statutes, orders-in-council and other regulations.

Arbitration of:—
- Disputes.
- Claims.
- Appeals *re* Land Tax collections.

Examination and checking of all patents.

Searching deeds and titles of land acquired by the Department.

OPERATION AND PERSONNEL

P. O. Rhynas
Chief

Personnel Management:—
- Selection and placement.
- Appointments.
- Classification.
- Training.
- Investigations.
- Accident prevention.
- Attendance records.
- Workmen's compensation.

Operation:—
- Office management.
- Preparation of manuals.
- Administrative statistics.
- Permanent departmental records.

Equipment and Supplies:—
- Purchase.
- Distribution.
- Stock storage, requisitions and records.

Information and Education:—
- Correspondence.
- Articles.
- Publications.
- Lectures.
- Press.
- Radio.
- Photographs.
- Lantern slides.
- Motion pictures.
- Schools.
- Exhibits.
- Signs and posters.
- Advertisements.

REFORESTATION

E. J. Zavitz
Chief

Production:—
- Tree seed collection.
- Growing seedlings.
- Experimental planting.
- Seedling distribution.

Promotion and Assistance:—
- Reforestation projects in County and Municipal forests, farm woodlots, school forest plots, roadside planting, and watershed protection.

RESEARCH

R. N. Johnston
Chief

Research in:—
- Forest Management (Inventory, Yield, Drain, Soils).
- Forest Protection (Fire, Insects, Disease).
- Wildlife (in Provincial Parks).
- Reforestation (Genetics).
- Soil Surveys.
- Wood Utilization.
- Forest Economics.

Maintenance of:—
- Departmental Library.

SURVEYS

C. H. Fullerton
Chief

Ground:—
- Issuing instructions for Crown surveys.
- Checking and recording of surveyors' returns.
- Checking plans of surveys of Crown Lands performed for private parties.
- Checking returns of mining claim surveys.
- Preparing descriptions of Crown lands to be disposed of.
- Dealing with water power leases and plans of dams.
- Preparation and compilation of maps.
- Publication and distribution of maps.
- Delimitation of Provincial boundaries.
- Custody of, and supplying of copies of original plans and field notes of surveys.
- Authorization of geographical names in conjunction with Geographic Board of Canada.

Air:—
- Preparation of contour maps for the projection of road location plans.
- Forest types classification for timber estimating.
- Exposure and processing of aerial survey films.
- Supplying photographic survey material to the Dept. of Highways and other Provincial departments.
- Compilation of maps from aerial survey photographs.

TIMBER MANAGEMENT

J. F. Sharpe
Chief

Timber Sales:—
- Analysis of Applications.
- Preparing Conditions of Sale.
- Issuing Licenses and Renewals.
- Transfers and abandonments.
- Maintenance of statistical and map records.

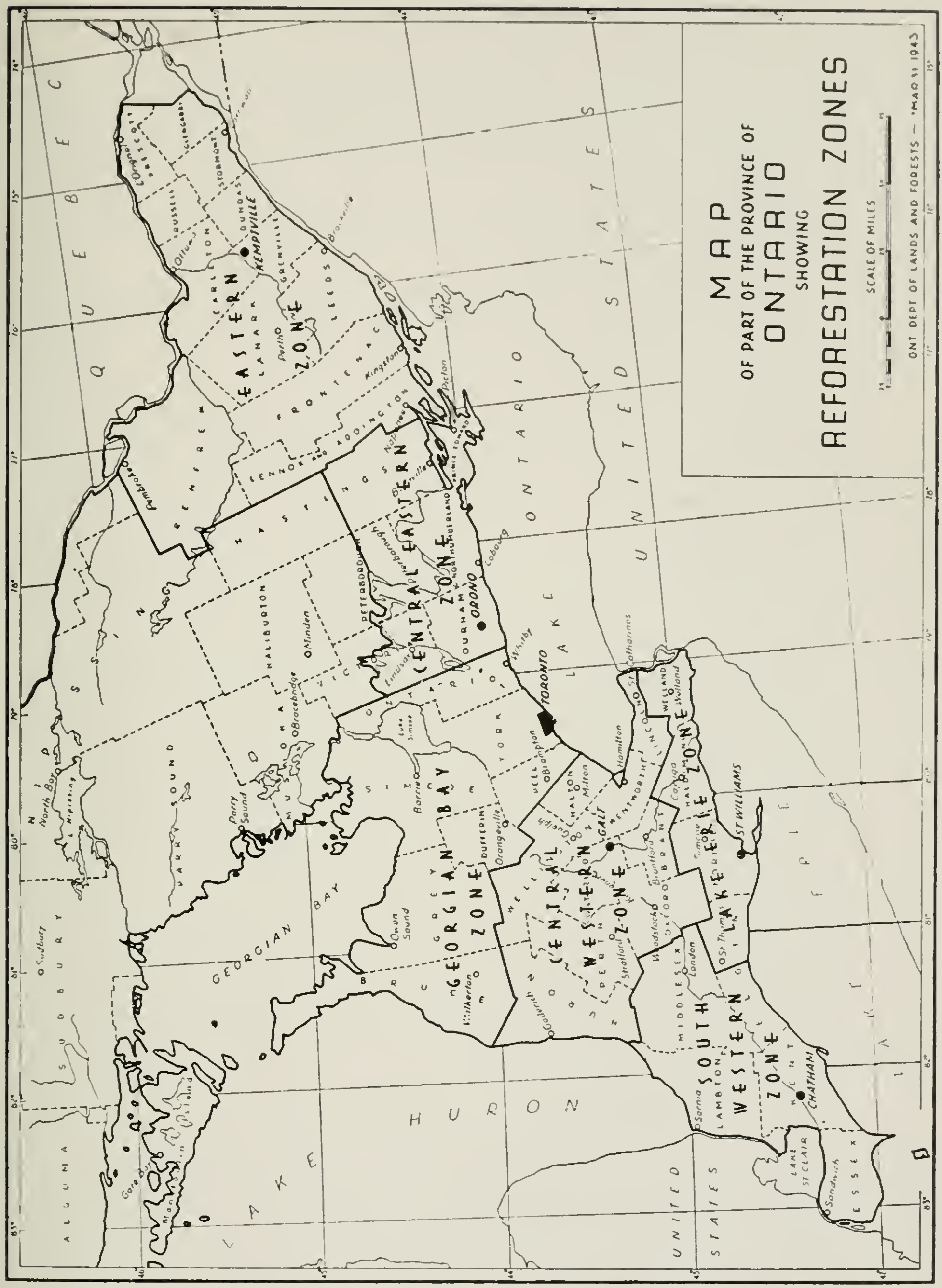
Timber Cut Returns:—
- Checking returns.
- Recording quantity cut, with locations.
- Checking affidavits.

Licensing of Mills:—
- Saw mills.
- Pulp and paper mills.
- Lath, shingle, veneer and other mills handling timber.
- Recording mill locations.

Scaling:—
- Supervision.
- Scalers' training and examinations.
- Appointing scalers.

Forest Surveying

Export from Crown Lands:—
- Pulpwood.
- Hardwood logs.
- Other forest products.


MAP
OF PART OF THE PROVINCE OF
ONTARIO
SHOWING
REFORESTATION ZONES
SCALE OF MILES
ONT DEPT OF LANDS AND FORESTS — MAR 11 1943
EASTERN ZONE
CENTRAL EASTERN ZONE
GEORGIAN BAY ZONE
CENTRAL WESTERN ZONE
LAKE ERIE ZONE
SOUTH WESTERN ZONE
KEMPTVILLE
ORONO
TORONTO
GALT
ST WILLIAMS
CHATHAM
QUEBEC
UNITED STATES
LAKE ONTARIO
LAKE HURON
LAKE ERIE
GEORGIAN BAY
LAKE ST CLAIR

PERSONNEL MANAGEMENT

Selection and Placement:

The difficulty in obtaining suitable personnel for placement aggravated the conditions reported last year. Consequently extra administrative duties had to be performed by existing staff and numerous adjustments in the distribution of routine duties had to be made.

On August 17, 1943, the Hon. W. G. Thompson succeeded the Hon. N. O. Hipel as Minister of Lands and Forests.

On August 19, 1943, Mr. F. J. Sullivan became Department Solicitor, and Mr. R. J. Cudney returned to full-time duty with the Department of the Provincial Secretary.

As of January 1, 1944, Mr. R. N. Johnston, formerly in charge of Aerial Surveys, was appointed Chief, Division of Research. At the same time, Mr. A. S. Bray, who had been Assistant District Forester at Geraldton, was appointed District Forester at Cochrane.

On March 19, 1944, Mr. R. H. Bliss, after his release from the Armed Services, was appointed Acting District Forester at Port Arthur. Prior to his enlistment he had been Chief Forest Ranger at Timagami.

The following members of staff were superannuated during the fiscal year:

NAME	DIVISION OR DISTRICT	DATE
Bald, Julia, L.	Accounts	July 1, 1943
McInnis, D. C.	Cochrane	May 31, 1943
Rogers, N. L.	Accounts	Dec. 22, 1943

Technical Personnel:

Foresters	45
Others	13
TOTAL	58
Head Office Foresters	15
Field Office Foresters	30

(Of whom 6 are in the Armed Services)

In addition to the above, there was a total of 7 more Foresters recently employed on the casual staff, all in the Armed Services.

Classifications:

The process of adjustments in salaries and classifications continued. A considerable number of former continuously employed temporaries were appointed to the permanent staff.

NUMBER OF EMPLOYEES BY MONTHS

for fiscal year ended March, 1944

Month	Inside			Outside			
	Perm.	*Con.† Temp.*	*Casual*	*Perm.*	*Con.* Temp.*	*Casual‡*	Total
1943							
April	112	12	3	195	325	513	1160
May	111	18	15	196	334	1181	1855
June	109	21	12	193	334	1245	1914
July	108	24	13	198	331	1263	1937
August	107	24	15	198	332	1225	1901
September	106	27	12	196	334	1011	1686
October	112	23	8	194	342	647	1326
November	109	28	8	193	257	475	1070
December	113	29	5	192	249	442	1030
1944							
January	110	26	4	190	249	390	969
February	115	22	4	193	248	397	979
March	116	20	5	194	248	392	975

*—From 1st April to 1st November includes approx. 90 C.T.'s from Galt Aircraft.

†—From 1st June to 1st September includes two War Emergency Training School employees.

‡—The numbers in the "Casual" column above do not include extra fire-fighters.

Table of Age Classes of employees of Department of Lands and Forests—Permanent and Continuous Temporary, as of 31st March, 1944.

AGE	NUMBER OF EMPLOYEES
Under 21 years	9
21 to 30 "	54
31 to 40 "	115
41 to 50 "	197
51 to 60 "	126
61 to 70 "	77
TOTAL	578

DEATHS

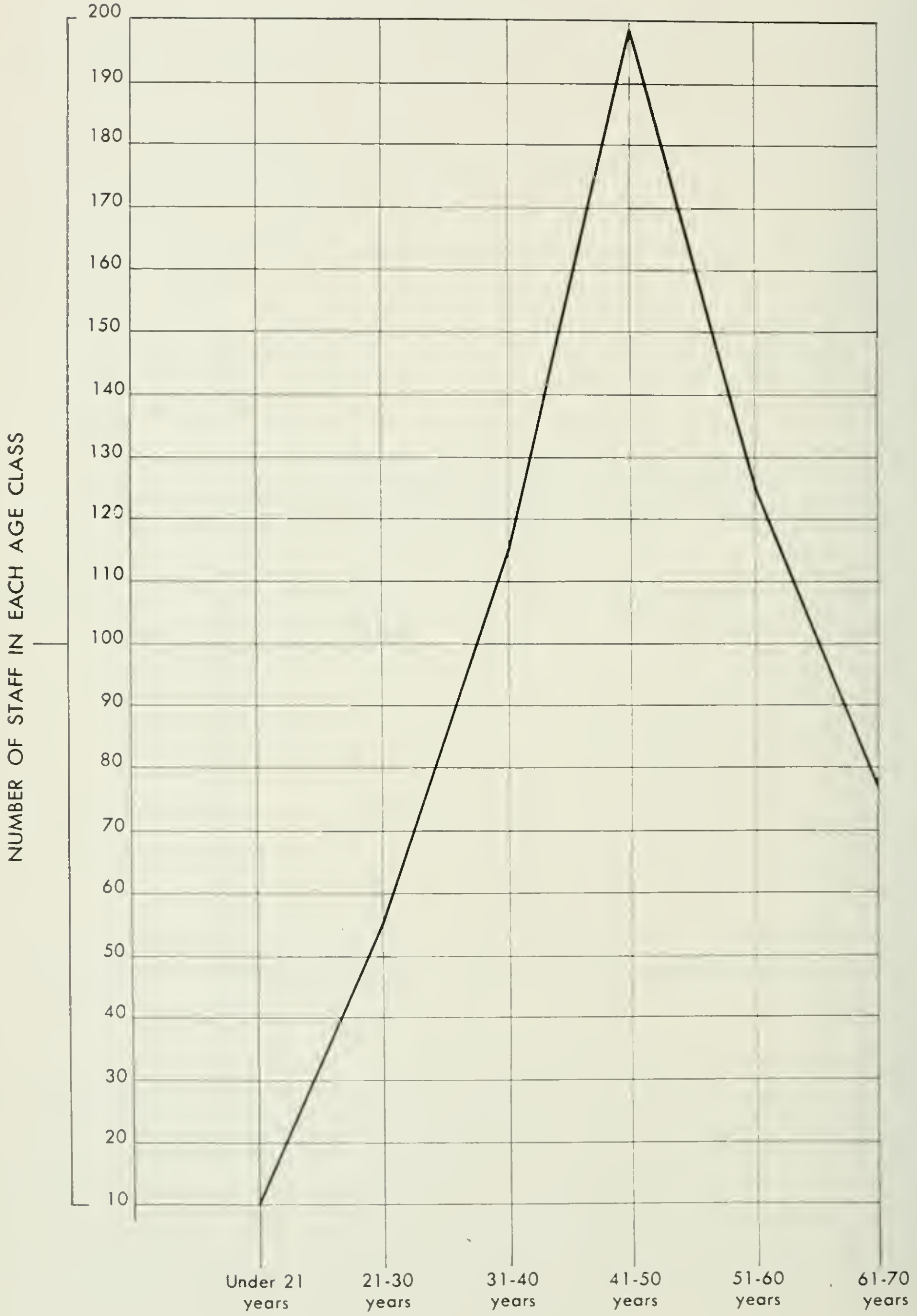
The following are regretfully reported:

Robert Ridley, Ranger and Scaler at New Liskeard, on October 19th, 1943; Gordon McQuaig, Port Arthur, a member of the Royal Canadian Navy and former forestry branch pilot, on August 23rd, 1943; C. A. Loubert, Deputy Chief Ranger at Sudbury, in 1943; W. J. Hill, Assistant Plant Superintendent, Sault Ste. Marie, on August 25th, 1943; Andrew Generoux, Telephone Operator at Marten River, on June 14th, 1943; and F. B. Baragar, Pilot, Sault Ste. Marie, on July 13th, 1943.

CHART OF AGE CLASSES

Permanent and Continuous Temporary Employees

as of 31st March, 1944



Investigations:

Provision was made for investigation of contention problems between members of the staff of the Department and the relations of the staff with the public. This was effected by means of liaison between head office and the field at large.

Accident Prevention:

Some approach was made to the application of additional safety measures. Various suggestions were under consideration.

Attendance Records:

These records now show the actual distribution of the various classifications of staff throughout the Department.

Staff Suggestion Plan:

Since the inception of this Plan, sixty-four suggestions have been received and referred to the Suggestion Committee. Seven of them were considered original, of value to the Department and entitled to an award. Those to receive awards are as follows:

T. Thorpe, Sudbury	$ 10.00
Messrs. Amm and Hodges, Sudbury	100.00
Messrs. MacAuley and Hill, Sault Ste. Marie	100.00
H. E. Kedey, Sudbury	75.00
Bogert Wilson, Oba	25.00
W. H. Jarvis, Port Arthur	50.00
R. E. Sigouin, Cochrane	15.00

Seven suggestions were submitted to the Research Division for further consideration. Of the balance, many had merit but were not considered original and, in some cases, what was suggested had already been adopted.

STAFF MEETINGS

Regional Meeting:

The senior administrative officers of each of the five Northern Regions including Regional and District Foresters and Chief Rangers, met at northern points in the spring to discuss field problems.

District Foresters' Meeting:

This year's meeting of District Foresters, Zone Foresters and Head Office Officials was even more successful than usual, due to improved organization and the strictest application to major administrative problems.

TRAINING

Ranger School:

The first Ranger School course was conducted in the month of September, 1943, in temporary quarters at Sherwood Forest Camp in Haliburton. This course was jointly organized between one Department and the University of Toronto. Professors of Forestry gave the instruction, with the assistance of one member of the Department who instructed in Telephony.

The following thirty-seven members of the staff attended the 1943 term:

Algonquin

Boyle, Basil
Dunne, A. L.
Tait, Joseph

Cochrane

Harris, Oliver
Stanbury, C. A.
Welch, N. F.
Woodall, Rupert

Geraldton

Jarvis, J. A.
MacAdam, G. D.

Kapuskasing

Clavelle, J. H.
Colley, J. W.
Wilson, Bogert

Kenora

Alcock, Raymond
Kitt, W.
Mackey, Cleve

North Bay

Adair, W. A.
Hawley, W. J.
Lafleur, Ed.

Parry Sound

Cassidey, Percy
Simpson, R. E.
Wilson, John

Sault Ste. Marie

MacDonald, J.
McMenemy, D.
Walsh, Bruce

Sioux Lookout

Anderson, H. S.
Taylor, Robert
Wynd, J. A.

Sudbury

Bouchey, E. W.
Morin, J. E.
O'Donnell, W. P.
Stinson, W. J.

Tweed

Goodman, E.
Mulvihill, M. D.
Taylor, Henry

Port Arthur

Robb, Wm.
Sauerbrei, M.

Head Office

McCormack, R. S.

This was the first term of one month's duration. A second term to complete the course is planned for the month of September, 1944. When accommodation facilities and instructors become available the two year course will consist of consecutive annual terms of longer duration.

The purpose of creating this school is to provide semi-technical training to field personnel who are called upon to put into operation advanced practices in land and forest administration, requiring special knowledge and skill.

Scalers' Course.

Under the direction of the Division of Timber two courses were given at Minden and Port Arthur respectively. Details of the results of examinations which followed these courses are reported by the Division of Timber Management on page 96.

Head Office Staff Training Course:

A number of the more senior field men and new members of staff designated to field work were given a 44-work day head office training course, organized and directed by the Information and Education office. The various members of the Division staffs gave the actual instruction.

Special University Course:

Three members of the field staff took a special Forestry Course at the University of Toronto during the fall and winter terms.

DOMINION-PROVINCIAL TRAINING PROGRAMME

The Dominion-Provincial Training Programme, Province of Ontario, enrolled during the fiscal year 1943-44 more than 4,000 people in its various courses —pre-employment and part-time courses for industry; plant schools and foremanship courses within industry; training for the three armed services and rehabilitation training. Because of the manpower situation there has been an anticipated decrease in the number in training in pre-employment classes but a slight increase in the training within industry section.

The increased interest of industry in all foremanship courses is noteworthy. There has been a steady demand for Job Instruction Training and Job Relations Training Series I which were introduced in 1942. During 1943, two new courses, Job Methods Training and Job Relations Training Series II have been added and these have been equally popular.

Interesting additions to the pre-employment field during the past year have been courses in Industrial Chemistry conducted in two Ontario Universities and courses for cheesemakers and buttermakers carried on at the Guelph and Kemptville Agricultural Colleges. The latter course has alleviated a dangerous shortage of workers in the cheesemaking industry.

Rehabilitation training in a wide variety of courses has been arranged for more than 200 men and women who have been discharged from His Majesty's Armed Forces. More and more time and attention is being devoted to this particular phase of the programme's activities.

OPERATION

Office Management:

Management was further systematized and co-ordinated. Standardization of routine practices proceeded. Contacts were more closely related between head office and the field offices. Functions were more clearly defined.

Administrative Statistics:

Personnel, equipment and supply data were compiled to serve as ready reference of composite pictures. These were in the form of tables, charts, indexes, and administrative reference books.

Permanent Filing Records:

The Records Office was provided with additional equipment. Extensive repairs were made to permanent files. Routine processes of control and distribution of files were simplified.

Equipment and Supply

Purchase:

In spite of the difficulties imposed by war-time conditions, the most essential items of equipment and supplies were obtained to meet the current needs of the Department. The purchase of major equipment is dealt with by the Division of Forest Protection, because that Division used such equipment almost exclusively.

Distribution:

Deliveries were retarded in some cases due to manufacturers' problems in obtaining raw materials. This resulted in a number of delays in distribution to Department offices.

Methods in handling supplies in process of distribution were refined. When additional competent staff becomes available it is confidently expected that difficulties in distribution will be greatly relieved.

Stock Storage, Requisitions and Records:

Space for stock storage was inadequate in spite of the fact that the acquisition of a paper cutter and a multilith press made possible a reduction in the number of printed forms that formerly took shelving space to maintain stock. The system of requisitioning equipment and supplies was efficiently maintained. The introduction of a perpetual inventory system of supplies and additional help with stock books has been of definite value.

LIGNITE DEVELOPMENT

During 1944, a D-8 Caterpillar Tractor with angle dozer and Letourneau carryall was purchased.

The erection of the process building was commenced in September and a two-story bunkhouse was built.

A 100 H.P. boiler was installed in addition to the 626 H.P. unit with necessary powerhouse equipment.

A new North-West Model 18 shovel and dragline and a McNally Pittsburg coal breaker were purchased.

Direct supervision of the work was provided by the Department of Mines in the Fall and the whole project will be transferred to that Department as of April 1st, 1944.

ONTARIO

DEPARTMENT OF LANDS AND FORESTS

HONOUR ROLL

Commemorating the names of members of the Department who are serving with His Majesty's Armed Forces.

PERMANENT

Adamson, M. A.
Baker, M. H.
*Bliss, R. H.
Boultbee, R.
Bragg, V. E.
Bray, F.
Brett, M. P.
Canning, H. A.
Chapman, W. G.
Clucas, C. M.
Culliton, J. P.
Day, H. W.
Dawson, F. J.
Delahey, G.
Donnelly, J. T.
Foster, G.
Halliday, R.
Liddle, C.
Love, A.
McCausland, H. L.
McMahon, N. B.
McMillen, H. J.
MacBean, R. R.
Madigan, B. W.
Mills, C. R.
*Moody, N.
Mulholland, S.
Noble, C. E.
Phillips, G. H. R.
Phillips, H. J.
Prentice, J. M.
Rawlinson, M. E.
Rorke, J. B.
Slattery, J. M.
Stanley, F. W.
*Strain, J. H.
Wattie, C. M.
Willmot, F. F.
Wilson, A.

CONTINUOUS TEMPORARY

Arstrong, W.
Barron, J.
Crossley, C. C.
*Dolan, P. M.
Forster, W. F.
Johnson, S. C.
Longley, G. M. B.
McConnell, L. J.
Mason, J. E.
Michell, A. S.
Middleton, H.
Murray, G.
Murray, J. E.
McGeoy, A. J.
Nylund, N.
Sider, F. E.
Saucie, T. A.
Speight, H. C.
Way, J.
Westaway, H. W.
Wright, R. E.
Wyborn, J. S.
Young, R. J.

CASUALS

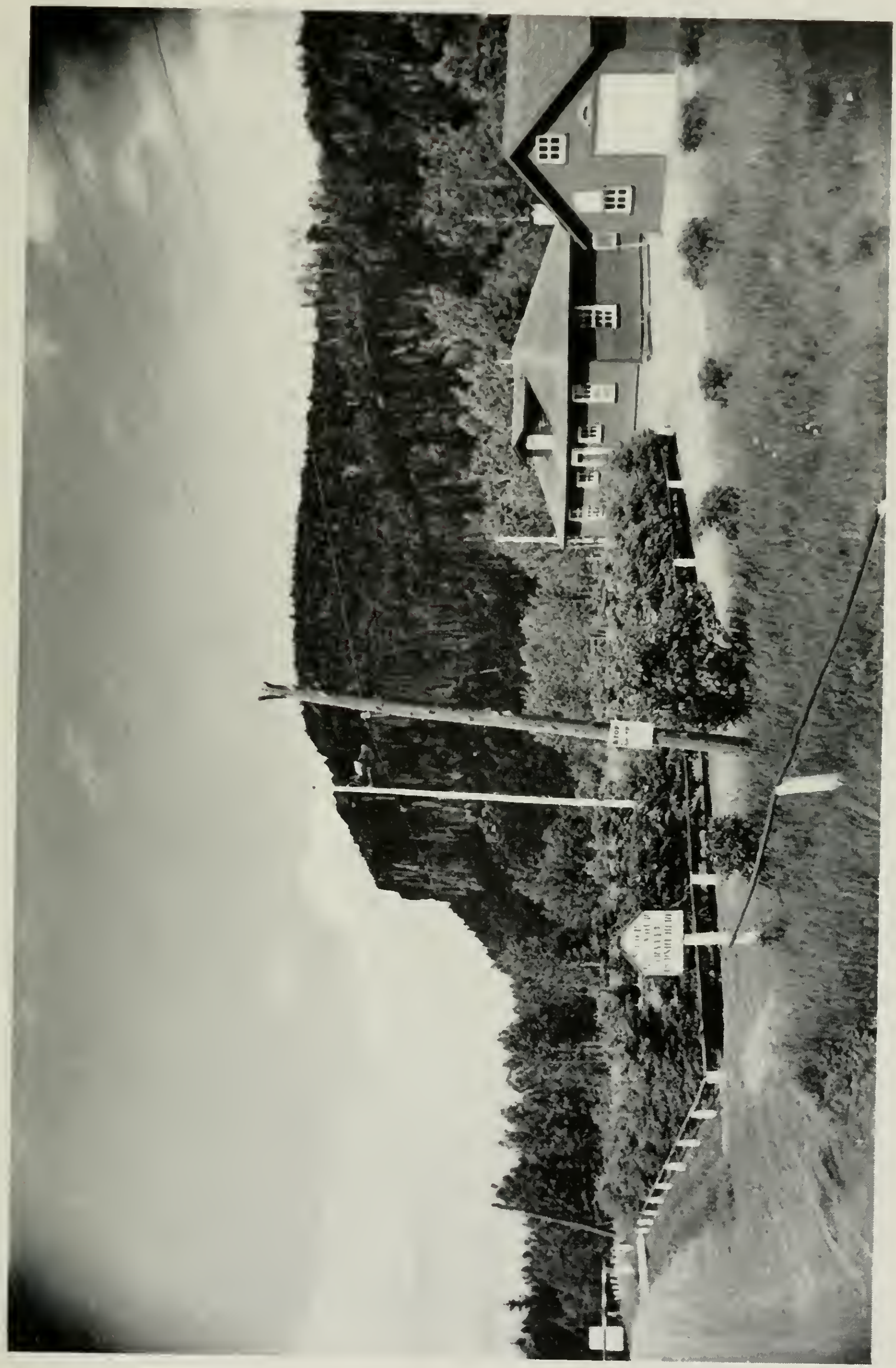
Abbott, R.
Ackwood, H.
Adams, W. W.
Albert, E.
*Albert, G.
Alland, J.
*Allan, D.
Alton, H. T.
Anderson, A. E.
*Amm, C. F.
Arkell, J.
Audet, L.
Auger, F.
Bailey, J.
Baker, J. E.
Baldwin, G. L.
Ball, A.
Bancroft, W. E.
Barrett, A.
Bedard, P. A.
*Bellas, A.
Bellavance, P.
Belmore, O.
Bennett, S.
Bergevin, J. J.
Bilski, J. P.
Bishop, H.
Bockes, H. C.
Boileau, R.
Boissoneau, A. H.
Boucha, A.
Bouchard, E.
Bouchey, G. P.

Boudreau, F.
Bowen, E.
Brown, O.
Brown, M. R.
Bruce, D.
Buchanan, S.
Burns, A.
Bussineau, J. S.
Campbell, D. J.
Campbell, W.
Carey, D.
Caron, R.
Carpenter, H.
Carson, J.
Chamilliard, F.
Clavelle, L.
Clifton, C.
*Clipperton, W. H.
Cook, G.
Cooke, A.
Cooper, C. W.
Cooper, D. A.
Cote, L.
Coulter, J.
Cox, C. D.
Cronmiller, L. G.
Croome, W. B.
Davidson, D. C.
Davies, J.
Davis, Wm.
Dawley, F.
Day, B. G.
Day, C. E.
Deschamps, P.
Dickinson, P.
Donaldson, R.
Donnelly, E. R.
Doyle, M. J.
Drake, D.
*Earl, A.
Eccles, W. R.
Ennis, H.
Ericson, E.
Ferguson, H. A.
Ferris, B.
Fleming, E. M.
Florence, A. G.
Forsythe, H.
Fortin, M.
Fortunato, G.
Fressete, J. A.
Furlong, A. J.
Furlong, P. A.
Gagnon, N. R.
Gagnon, Wm.
Gauld, G.
*Gibbons, A.
Gideon, R. G.
Girvan, G.
Gontier, M. A.
Gorman, C.
Green, R. G.
Greenshields, K.
*Greenwood, J. J.
Gresky, A.
Gregg, G.
Habel, J. R.
Hall, T.
Hallada, Wm.
Hallatt, H. M.
Hamilton, J.
Harnden, A.
Harness, T. E.
Harrison, J. C. R.
Hay, J.
Hayward, J.
Heaven, A. C.
Heggart, L. G.
Hey, S.
Hines, L.
Holmes, J. J.
Hoover, R.
Howe, D. J.
Hughes, S.
Hupka, W.
Ibey, L.
Irving, A. L.
Jobson, Cl.
Jobson, Ch.
Jobson, G.
Johnson, J.
Johnston, F. W.
Jones, T. B.
Jorgenson, C.
Keesic, E.
Kennedy, Wm.
Kerr, G.
King, A.
Kirk, M. D.
Koski, W.
Labatte, W.
Ladouceur, E. J
Lambert, F.
Languerand, R.
Larrson, H. C.
Laurin, R.
LeBleu, E.
LeBleu, L.
Lehtinen, M.
Linklater, C.
Logan, D.
Lunan, Wm. C.
*MacAinsh, G.
*MacAinsh, M.
MacBean, R.
MacGillivary, J. E.
MacMartin, J.
Mansfield, S.
Martel, L. J.
Maskerine, P.
Mason, W. J.
*Mawn, V.
Melin, E.
Miller, F. M.
Mills, R. A.
Minalettie, F.
Montgomery, R.
Moore, C. K.
Moore, G. W.
*Moore, J.
Marden, Wm.
Mousseay, R. J.
Mullin, R. E.
Mulvihill, J.
Munro, N. B.

McAuley, A.
McBride, J. S.
McCallum, L.
*McCausland, H. L.
McClelland, C. A.
McCuaig, G. A.
McCuaig, S.
McDonald, C.
McDonald, Wm.
McDougall, A.
McDowell, S.
McGraw, H.
McKenna, G.
*McKenna, R.
McKie, G.
McLean, L.
McLeod, J.
McLeod, R.
McNally, A.
McNally, J.
McPhee, L.
McWatch, H. H.
McWatch, R. S.
Nelson, W. F.
Newell, J. J.
Newton, F.
Nicholas, T.
Nuttall, A.
Obery, L.
Ogima, I.
O'Neill, P.
O'Neill, W. H.
O'Shea, J.
Otway, M.
Owen, D.
Polmer, H. T.
Parker, A. F.
Parmeter, W. R.
Paterson, L. S.
Patterson, J.
Paxton, J.
Peacock, R. C.
Pelletier, G.
Pelletier, E.
Peplenskie, F.
Peters, W.
Peterson, K.
Pigott, Wm.
*Poirier, J. J.
Ponton, L.
Rajala, U.
Readman, R. W.
Regan, J.
Reid, J.
Renaud, H. T.
Retty, R.
Riaux, D.
Roberts, S. V.
Robinson, L.
Robson, C.
Rolph, S.
Rose, C.
Ross, A.
Ross, C.
Ross, G.
*Russell, P.
Sabadaz, J.
Samuels, V.
Sarazin, G. J.
Sargent, J. J.
Seed, G. K.
Seller, R. G.
Seller, K.
Sexton, J.
Shaw, H.
Shirk, O.
Simpson, R.
Small, S.
Sommers, V.
Sprickerhoff, H.
*Stein, W. J.
Stevens, E. E.
Stone, A. W.
Stone, E.
Stray, A.
Strutt, E. A.
Stuart, H.
Sufferon, Wm.
Sunstrom, P.
Tario, H. R.
Taylor, D. W.
Taylor, G.
Taylor, J. A.
Thetford, W.
Thompson, H. J.
Thurston, W. A. B.
Trochinchuk, W.
Trochinchuk, Wm.
Troke, J. A.
Turnbull, Wm. G.
Turner, D. G.
*Turner, E.
Turner, S.
Uren, E. F.
*Watson, Wm.
Webb, H. C.
Weir, C.
Wesley, R.
Wetow, W.
Whitefield, H.
Wigmore, Wm. J.
Williams, D. R.
Williams, R.
Willis, L. G.
Wilson, Thos.
Windsor, A. D.
Wrigglesworth, W.
Wyder, J. J.
Wyllie, G.
Yavner, S.
Yuill, J. D.
Zepik, O. A.
Zrobac, N.

This is a complete list of enlistments up to March 31st, 1944.

*—This signifies the employees returned to duty with the Department.



Hurkett Deputy-Chief Ranger Headquarters
Thunder Bay District

Forest Values
This is what we have to protect.

INFORMATION AND EDUCATION

Shortage of staff, due to war-time circumstances, has continued to hamper the fulfillment of the primary functions and sub-functions of the Information and Education office, outlined in the last Annual Report. The supervisor was, however, provided with one full-time clerk stenographer, and towards the close of the year, a full-time field lecturer.

Virtual confinement of the supervisor to head office duties did not permit the requested planning with, and assistance to, field offices. Leadership and inspection was, perforce, almost totally lacking in this respect. The coming of peace will undoubtedly rectify this situation. Duties other than Information and Education proper continued to make many calls on the time of this office. On the other hand head office divisions and field offices were forced, while also short staffed, to continue to carry the burden of much work which the Information and Education office was created to relieve.

The policy followed has been to report progress truthfully to the people who own the natural resources administered by the Department for them, and to increase their knowledge of these resources. Propaganda in its lower form has been avoided. A large proportion of the activity of the Information and Education office has been in response to specific inquiries and requests by the public.

The work undertaken in the past year may be presented under the following headings:

Correspondence:

GENERAL INQUIRIES—

The number of inquiries for information, by letter, telephone and call, increased still further. The greater volume of letters is considered to be an index of greater interest in forestry matters on the part of the public. It became necessary, for the interim at least, to refer back to the Division of Land and Recreational Areas the bulk of the general inquiries pertaining to their subjects. Most of the general inquiries concerning the work of other Divisions were answered by the Information and Education office.

Articles:

A number of articles were prepared on request for periodicals, journals, and occasionally newspapers. A page of copy was written each month for a popular outdoors magazine. Assistance was rendered in the preparation of copy to numerous outside writers, commentators, free-lance writers and educators.

Lectures:

A three week forest fire prevention lecture tour, the foundation of which was motion picture showing, was conducted by the supervisor of Information and Education in the District of Thunder Bay in the summer of 1943. Coverage included logging camps, forest communities, and in a few cases service clubs and industrial associations. At special invitation only, the supervisor also spoke before church groups, home-and-school associations and societies, averaging one evening per week in the fall, winter and spring seasons.

In the last month of the fiscal year one full-time lecturer commenced a field tour, starting with north western Ontario schools. This permanently planned enterprise met with the immediate acclaim of school inspectors and principals, the forest industries, the press, and the general public. The Department was fortunate to secure the services of an able lecturer in the person of Mr. R. V. Whelan, whose sixteen years' experience in Northern Ontario, engaging personality, and tireless work attitude admirably fit him to the task. In order to provide adequate coverage of Northern Ontario, for school, industrial and public audiences, four additional full-time lecturers are required to cover the loop once a year.

At least one additional lecturer is needed to cover the more densely populated sections of Southern Ontario, whose citizens feel that they are equally entitled to learn of their forest resources. One lecturer, to cover schools only, would take from four to five years to complete his circuit. If associations, service clubs and such other types of organizations which request lectures were to be met he would take ten years to complete his rounds.

In the field of reforestation a touring lecturer is required to supplement the information imparted by the few extension foresters.

It is expected that these positions may be filled after the termination of the war.

Motion Pictures:

There is a great dearth of forestry films, for use on tours or occasional loans. This subject is of vital importance and interest to the people of Ontario. The Department has had to depend on one good Canadian production in black-and-white and several United States' productions which do not quite suitably portray Ontario conditions. Good "fillers" are likewise in very short supply. Canadian training films on the subject of forestry are non-existent. The Dominion and Provincial Governments, and the Forest Industry should combine to meet the urgent demands of the people for such pictures. Production schedules should include one forest fire prevention film per year, one per year on some phase of forest industry, and one per year on some aspect of reforestation. Forest values in other fields such as recreation and wildlife should be produced at two-year intervals. All of these films should be of sufficiently local nature to fill requirements.

Photographs and Slides:

Little progress was made during the year in adding photographs and slides to the previous scanty collection. Not until production is put on a definite project basis in the post-war years will the demand for such material be met. A continuous flow of inquiries for photographs is received from school teachers, magazines, newspapers and others. Illustrations for Department publications are scarce.

Press:

Press releases, as distinguished from special articles, were usually made directly from the Minister's or Deputy Minister's offices in Toronto, and from the District Foresters' offices in the field. These were occasionally edited by the Information and Education office.

START OF A CANOE TRIP
Rangers gave instruction on forest fire prevention in boys' and girls' camps like this.

ONE CARELESS PERSON TOSSED AWAY
ONE LIGHTED CIGARETTE

Green Forests Mean Payrolls

Burned Forests Mean Layoffs
Four out of every five forest fires are due to
Carelessness

Radio:

District offices arranged "spot" broadcasts with local radio stations to make special appeals to the public for the exercise of care with fire in the forest. In some instances assistance was rendered by the Information and Education office. A special, well-organized radio appeal was made over all Ontario stations during the high fire hazard which developed in late September and October. This was deemed especially effective.

Advertising:

Routine business advertising consisted mainly of calls for tender to cut timber, placed with Northern Ontario newspapers.

Display advertising was concerned almost entirely with forest fire prevention. Thirty-five such advertisements appeared in forest industry journals, and trade and association journals during the year. Advertising has been but a small part of the work of the Information and Education office, which prepared the copy without outside assistance.

Posters:

Seven fire prevention posters were authorized and used in the field.

A small number of signs, made by the field staff, were in use. The number should be greatly augmented, and of better design. No use has been made of large signs and billboards on arterial roads in the north. This should be developed.

Exhibits:

No exhibits were undertaken during the year. It is expected that reforestation exhibits will be made at fall fairs again after the war. Forest fire prevention exhibits should be made on every appropriate occasion. Store window displays are also effective.

Schools:

School work was confined to supplying information to teachers for forestry class-room projects. This fertile ground has scarcely been scratched. Numerous teachers' aids are needed in the form of publications, motion pictures, slides, and lectures to meet the continuous demand in larger volume. Groups of teachers should have organized instruction. It is expected that a real start may be made in this direction following the war.

Publications:

The following publications were completed during the fiscal year 1943-44:

Manual of Scaling Instructions	(pocket booklet)
A New Species of Tapeworm from Lake Trout	(booklet)
Definitions of Important Branches of Forestry	(leaflet)
A Beaver Census in Algonquin Park, 1939-40	(booklet)
The Woodmen's Employment Act	(leaflet)
Algonquin Park	(folder)

The following publications were in the course of preparation but not completed by the end of the fiscal year:

Forest Trees of Ontario
Fire Fighters' Manual
Boundaries of Ontario

Much assistance is required in order to supply the publications which will fulfill requirements.

Department Publications Available for Distribution

Timber Management:

The Forest Resources of Ontario	(booklet)
Manual of Scaling Instructions	(pocket booklet)
Crown Timber Regulations	(mimeo paper)
Procedure to Obtain Authority to Cut Timber from Crown Lands	(leaflet)
Crown Timber Dues	(leaflet)
Woodmen's Employment Act	(leaflet)

Forest Protection:

The Forest Fires Prevention Act and Regulations	(booklet)

Reforestation:

The Farm Woodlot	(booklet)
Windbreaks and Shelterbelts	(folder)
Trees for Schools	(booklet)
Forest Trees for Distribution	(folder)
Forest Tree Planting	(booklet)
Farm Forestry	(folder)
Glacial Pot Hole Area, Durham County, Ontario	(booklet)

Land and Recreational Areas:

The Public Lands Regulations	(booklet)
Lands for Settlement in Ontario	(folder)
Summer Resort Lands in Ontario	(booklet)
Algonquin Park	(folder)
A New Species of Tapeworm from Lake Trout	(booklet)

Surveys:

List of Townships in the Province of Ontario........(booklet)
List of Lithographed Maps and Plans.............(sheet)

General:

The History and Status of Forestry in Ontario.......(booklet)
Indians of Ontario ($1.00)........................(booklet)
Ontario Forest Atlas ($1.00)......................(loose-leaf atlas)
Definitions of Important Branches of Forestry.......(folder)
Annual Reports of the Department.................(booklet)
NOTE: All publications free unless noted otherwise.

Manuals:

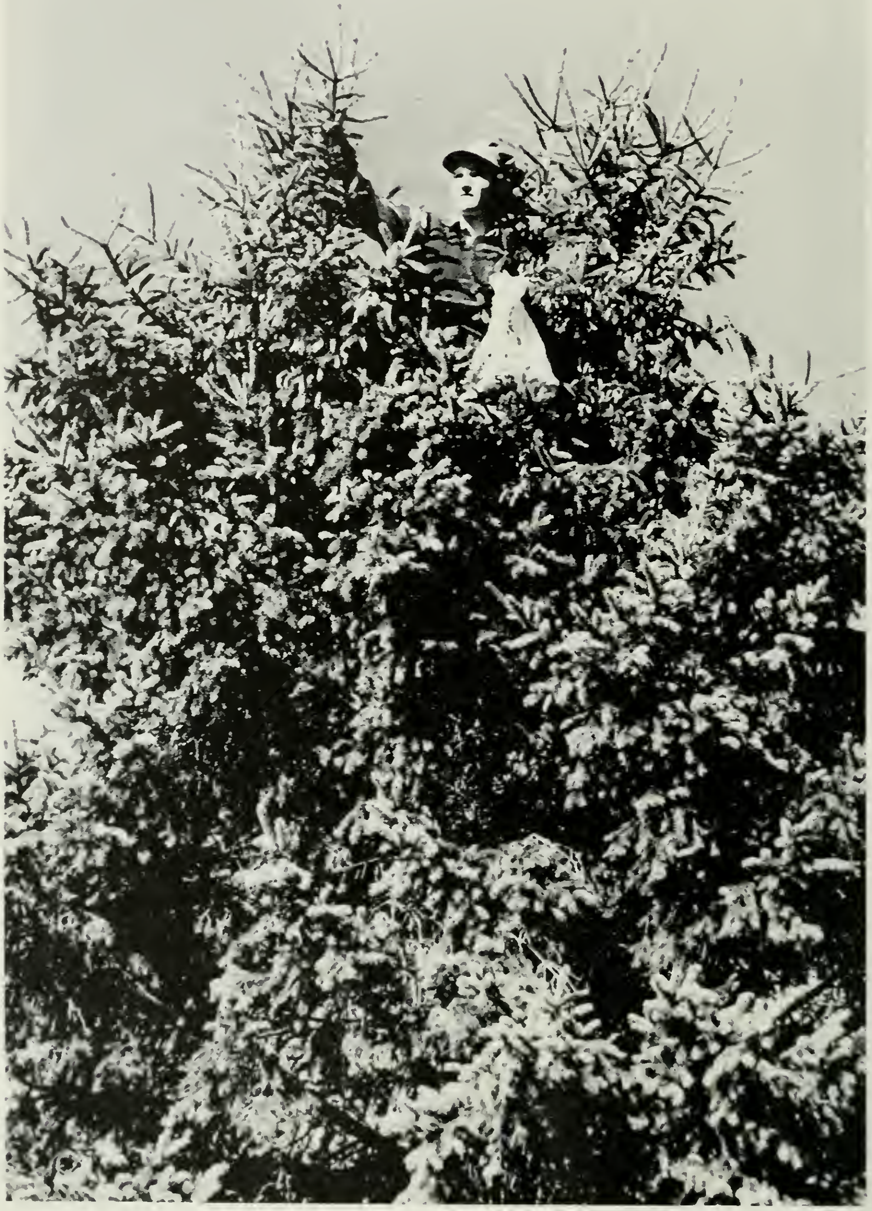
The actual preparation of staff manuals is the function of the individual Divisions concerned. The responsibility for editing and printing is the function of the office of Information and Education.

The Division of Timber Management completed the "Manual of Scaling Instructions."

The Division of Land and Recreational Areas commenced the preparation of the "Manual of Public Land Administration." Completion is expected in the summer of 1944.

The Division of Forest Protection commenced to prepare a forest fire fighting manual.

NORTHLAND WINTER SCENE



Gathering Cones for Forest Nursery Seed Supply

DIVISION OF REFORESTATION

The war-time shortage of seasonal labour has reduced the amount of reforestation work accomplished in the past year. Plans are ready for increased planting programs in the post-war period.

Extension Work of Zone Foresters

The Zone Foresters were very active in forestry promotion by means of lectures, instruction and advice in woodland management, planting inspection, and school forest programs.

Lectures were given at meetings of schools, service clubs, county reforestation committees and other groups.

Due to the increasing interest being displayed in the improvement of woodlands, the Zone Foresters received more calls to give advice and instruction in this regard.

In all Zones the Foresters carried out many plantation inspections, and were busy preparing plans for new planting projects.

School forest plantations also received attention.

County Forests

Surveys were made of a number of areas with the object of establishing additional county forests. A number of counties have added considerable acreages to their present holdings.

Working plans were developed for both new county forests and additions to old ones.

Tree Distribution

In the past year the number of trees distributed declined slightly due to existing labour conditions. The decrease in municipal planting almost entirely accounted for this decline. This was due to the difficulty on the part of municipalities to secure labour—the determining factor.

The following tables furnish the details of distribution:

Kirkwood Forest Plantation

TABLE No. 1

TREES DISTRIBUTED TO PRIVATE LANDOWNERS

1933 (July 1, 1942 to June 30, 1943)

County or District	Applicants	Conifers	Hardwoods	Cuttings	Totals
Algoma	29	42,032	1,225	160	43,417
Brant	212	221,911	48,836	2,010	272,757
Bruce	169	77,152	29,949	211	107,312
Carleton	75	34,248	10,805	1,252	46,305
Cochrane	7	580	454	25	1,059
Dufferin	74	56,333	19,432	70	75,835
Dundas	51	30,300	11,315	37	41,652
Durham	142	199,858	32,546	6,750	239,154
Elgin	222	478,648	78,467	5,008	562,123
Essex	166	58,049	15,452	1,170	74,671
Frontenac	45	13,022	4,649	322	17,993
Glengarry	35	10,064	5,821	331	16,216
Grenville	20	7,960	6,652	505	15,117
Grey	204	96,927	28,491	797	126,215
Haldimand	107	54,645	27,403	243	82,291
Haliburton	39	35,465	5,166	200	40,831
Halton	162	74,916	35,097	2,084	112,097
Hastings	50	48,621	3,103	89	51,813
Huron	174	121,792	40,584	1,605	163,981
Kenora	12	1,705	1,499	152	3,356
Kent	85	81,458	7,320	34	88,812
Lambton	114	243,559	18,558	800	262,917
Lanark	30	13,922	4,045	385	18,352
Leeds	47	21,268	10,782	135	32,185
Lennox and Addington	32	29,405	3,183	61	32,649
Lincoln	116	46,231	8,838	225	55,294
Manitoulin	21	34,776	1,492	....	36,268
Middlesex	294	188,156	47,667	3,134	238,957
Muskoka	101	161,850	12,537	1,103	175,490
Nipissing	14	8,793	2,524	100	11,417
Norfolk	453	1,085,740	205,518	15,545	1,306,803
Northumberland	99	81,021	12,915	1,025	94,961
Ontario	235	175,364	33,737	7,665	216,766
Oxford	279	194,336	97,957	719	293,012
Parry Sound	70	113,922	3,189	105	117,216
Patricia	......	......	......	......	......
Peel	198	98,085	29,351	2,635	130,071
Perth	103	63,651	32,942	1,190	97,783
Peterborough	146	99,466	16,255	1,000	116,721
Prescott	21	15,560	10,844	55	26,459
Prince Edward	27	4,993	3,898	10	8,901
Rainy River	9	1,160	634	......	1,794
Renfrew	51	48,734	5,259	258	54,251
Russell	33	17,306	5,977	82	23,365
Simcoe	331	391,071	58,443	2,328	451,842
Stormont	16	6,123	2,563	3,555	12,241
Sudbury	20	9,979	1,553	285	11,817
Thunder Bay	15	9,144	1,309	300	10,753
Timiskaming	29	6,157	1,986	416	8,559
Victoria	53	48,707	5,335	1,777	55,819
Waterloo	193	133,837	41,544	1,764	177,145
Welland	180	92,807	26,991	2,098	121,896
Wellington	182	180,447	44,035	1,509	225,991
Wentworth	157	143,427	34,974	1,735	180,136
York	637	394,700	106,025	42,631	543,356
Totals	6,386	5,909,383	1,307,126	117,685	7,334,194

TABLE No. 2

SUMMARY OF TREES DISTRIBUTED, 1943

(July 1, 1942 to June 30, 1943)

	Total Shipments	Conifers	Hardwoods	Cuttings	Total Trees
Private Lands:					
Reforestation and Windbreaks	6,386	5,909,383	1,307,126	117,685	7,334,194
School Children	692	727,530	223,946	627	952,103
Semi-Public Properties	62	44,170	17,847	1,336	63,353
Municipal Properties:					
County Forests	7	532,750	44,020	10,000	586,770
Forest Plantations	44	353,375	104,150	5,550	463,075
Roads	22	67,000	8,375	1,000	76,375
School Grounds	....	....	....	....	....
School Demonstration Plots	....	....	....	....	....
Sundry	44	101,265	41,400	50	142,715
Provincial Crown Lands:					
Forest Stations	1	54,400	2,500	....	56,900
Northern Plantations	1	278,700	....	....	278,700
Forests	....	....	....	....	....
Ranger Plantations	7	10,795	2,731	175	13,701
Parks	6	12,228	51,500	....	63,728
Highways	16	112,800	17,556	55,000	185,356
Hydro Electric Power Commission	2	2,900	700	....	3,600
Hospitals	1	....	500	....	500
Penal Institutions	1	1,000	....	....	1,000
Sundry	8	53,000	29,600	....	82,600
Dominion Crown Lands	45	123,405	12,602	425	136,432
Miscellaneous	17	49,670	31,645	500	81,815
Totals	7,362	8,434,371	1,896,198	192,348	10,522,917

DEFORESTATION CAUSED THIS EROSION

TABLE No. 3

NUMBER OF TREES DISTRIBUTED EACH YEAR, 1934-1943

	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943
Conifers	8,288,659	9,467,904	8,484,077	9,247,200	9,984,368	13,963,646	13,831,098	10,946,196	9,480,743	8,434,371
Hardwoods	479,523	988,968	1,247,544	1,350,371	1,740,752	2,487,607	2,907,437	2,327,438	1,621,904	1,896,198
Cuttings	209,994	281,860	413,222	418,173	527,415	470,653	528,162	237,665	200,540	192,348
Totals	8,978,176	10,738,732	10,144,843	11,015,744	12,252,535	16,921,906	17,266,697	13,511,299	11,303,187	10,522,917

DIVISION OF RESEARCH

For many years research was a function of institutions of learning such as universities and was not regarded as a profitable line of endeavour for other organizations. Gradually the work was taken up by the industrial world and by governments and those who were first in the field have profited greatly by their foresight. It is now realized by all that no line of endeavour can be successful that is not constantly planning ahead, developing new processes, new uses for old processes and sometimes even reviving old methods that have been forgotten but that have again become useful.

A government department dealing with the problems of forest administration is especially in need of a research program on the different phases of its work such as: equipment and methods used in the protection of the forest from fire, insects and disease; methods of silviculture for improving the yield and regeneration of desirable tree species; development of new uses and processes for the products of the forest.

The following is a summary of the work carried on during the fiscal year of 1943-1944.

Forest Management

Cut-over pine lands—Timagami area. Field conditions of area where slash disposal and planting, following logging operations, have been carried on since 1936, were inspected. War-time restrictions have seriously curtailed the program. No planting was done in the past season, and brush disposal reduced to a minimum. This work will be renewed when sufficient help is again available.

Kirkwood Forest Management Unit

By Order-in-Council, November 2nd, 1943, the lands in the townships of Kirkwood, Lefroy, Rose, Bridland, Wells and Haughton, were set aside as the "Kirkwood Forest Management Unit" with provision for further expansion of the area. Maps and plans were made for a preliminary survey of the area. A large part of this area has been planted and it is planned to operate it on a sustained yield basis.

Economics

Tax revision for farm woodots. Woodlot conditions and the manner in which tax exemption clauses in the Assessment Act were applied, were investigated in the Galt area. An interim report was submitted July 28th, 1943.

Stumpage Prices

Existing statistical data were examined with a view to establishing a relationship between stumpage and lumber prices. The study is being continued as a long term project.

Utilization

Study of sawmill waste. A report was obtained from each district on the amount of waste, such as sawdust edgings produced, and the amount of such material used locally. The Department is doing all in its power to discover uses for such material.

RED STAIN IN JACKPINE TIES

Work was commenced on a study of Red Stain in jackpine ties to determine the durability and quality of such ties.

SAWDUST BURNING GASOGENE

A sawdust burning gasogene was devised and installed in a departmental boat at Parry Sound. This unit was used for one hundred and fifty hours without any difficulty or damage to the boat.

A second unit was installed on a truck and tested around Toronto. It was found to operate satisfactorily, but the bulk of fuel and apparatus made it apparent that this type of burner has limitations for mobile use, so long as other less bulky fuels are available.

A third development was the use of the sawdust burner to power a small portable sawmill. It was considered advisable to have the apparatus tested by the National Research Council, and by the U.S. Forest Products Laboratory at Wisconsin. Tests of these units were carried out during the Fall and Winter of 1943-44. The results of the two tests are available.

The gasogene is now being redesigned to meet the difficulties encountered in the tests, with the object of providing a unit which can use a wide variety of waste wood fuel.

FOREST PROTECTION

Entomology:

During the summer of 1943, a thorough survey was made of the problem of insect control with special reference to the Spruce budworm and the jack pine budworm. Two field parties were supplied by the Forest Insects survey, Division of Entomology, Department of Agriculture, Ottawa.

On December 15th, a conference with the industry, and others interested in Forest Entomology, was convened by the Minister to analyse the problem, and make recommendations with respect to insect control. Following the meeting, a plan of insect control was presented to the Minister.

Plans were made for experimental use of aircraft for the application of insecticides for spruce budworm control in co-operation with Dominion authorities, and this was authorized as a Research project. Preparations were made for testing, spraying equipment and insect traps.

Pathology:

A reconnaissance survey was made in south-eastern Ontario to determine the present condition of the white pine blister rust infection, to determine the areas where control work would be warranted.

SMOKE INJURY

A preliminary investigation was made of the sulphur fumes around Sudbury, and plans made for an enlargement of this work in 1944. The plans include a wide reconnaissance survey and the establishment of automatic sulphur fume recorders.

LIBRARY

During the year under review, further additions were made, bringing the totals to:

Books	1,229
Pamphlets	4,473

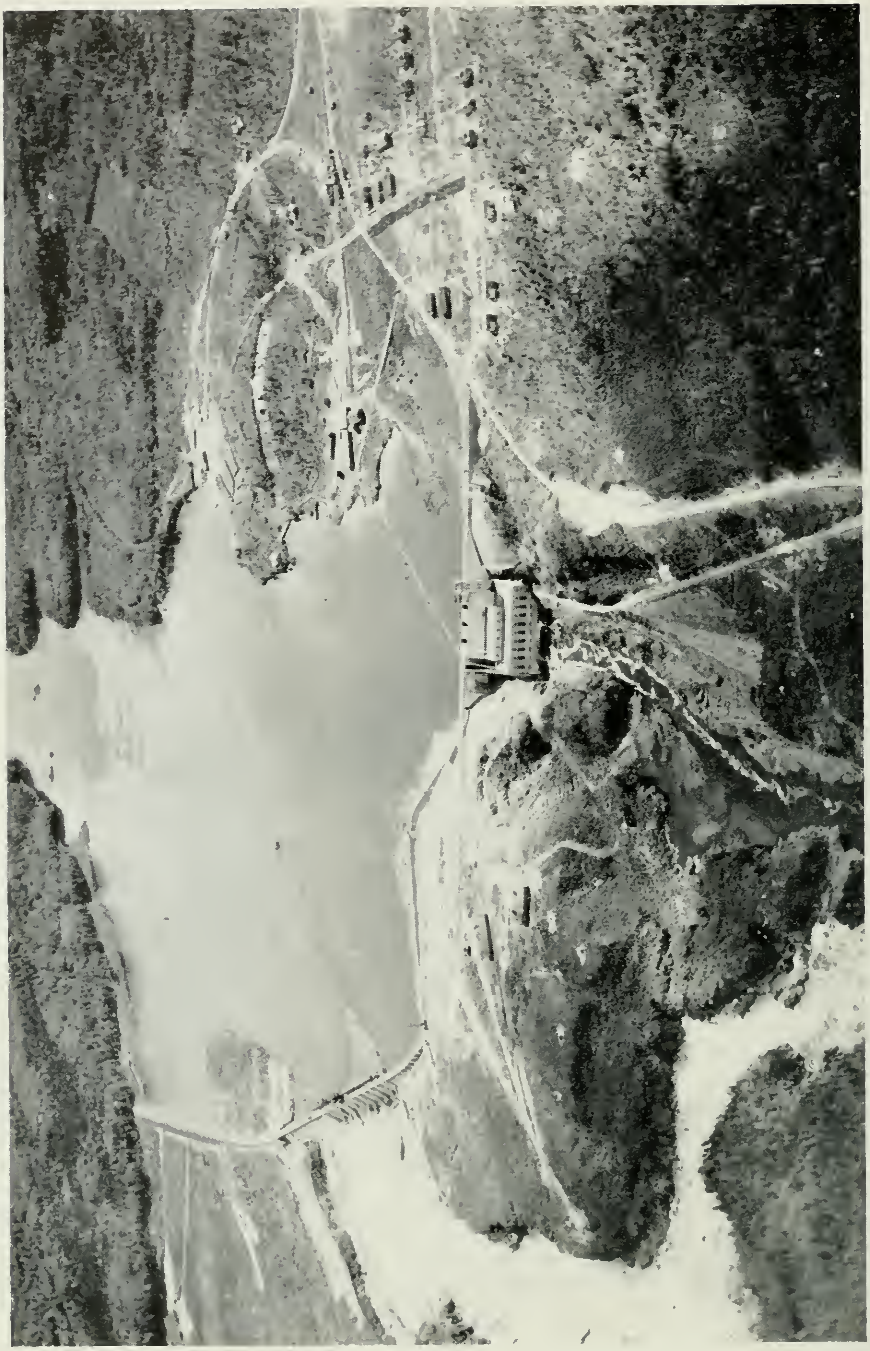
The preparation of a full card index is under way, but is retarded by lack of help.

CONCLUSION

The research program of the Ontario Department of Lands and Forests is getting under way and needs to be considerably expanded to handle the large number of pressing problems and obtain the results that are necessary. Service men and women returning to Canada are looking with good reason for full and profitable employment and this cannot be given by allowing any asset or resource to be used at less than the maximum productivity that can be maintained.

The true "last frontier" is of the mind and unremitting investigative work is essential in pushing that frontier back and adding to national wealth and achievement.

USING STEREOSCOPE
In preparation of maps from aerial photographs.



Aerial View of Smoky Falls Power Development
Mattagami River

DIVISION OF SURVEYS

The primary object in making land surveys is to secure data for the preparation of maps. These are essential in peace or war, and should be as accurate as it is possible to make them. Until some few years ago all information for mapping was secured from ground surveys. To obtain complete detailed information required an enormous amount of labour in the field.

It is quite obvious that a surveyor in running a line on the ground, in timbered areas, obtains knowledge of the topography only along, adjacent to, that line. He knows nothing of what lies beyond. In cleared areas, plane-table, and in water areas, stadia surveys, result in the obtaining of a very considerable amount of information, but with many gaps.

With the advent of aerial photography, the situation changed entirely. A vast wealth of detail can be procured at moderate cost which, in conjunction with that secured from ground surveys, can be used to prepare maps for forestry, mining and industrial purposes, and for highway, railroad, transmission line, power dam and summer resort locations, as well as for many other purposes.

During the past year some 7,934,720 acres were photographed by vertical photography. Of this amount, 5,922,560 acres covered forest land in Northern Ontario.

The reflection of war demands on the timber and pulp industry is illustrated by the increase of about 145% in aerial photography of forest land over the previous year.

In addition to aerial photography 1,456,000 acres of forest land were sketched from the air to provide information as to the type of timber growth for Departmental records.

To provide adequate ground control, surveys in the unsurveyed photographed areas for the purpose of facilitating the plotting of aerial photographs and to ensure accurate compilation of topographical maps, over 200 miles of ground control traverse was undertaken jointly by the Department and timber companies. Due to war time restrictions it was not possible to undertake major projects in other types of ground surveys.

The following aerial and ground surveys were made during the fiscal year ending March 31st, 1944:

Aerial Surveys Section:

The area photographed (all vertical)) is as follows:

For pulp and timber companies—6,422 square miles.

For Dept. of Lands and Forests—2,898 square miles.

For other Government Depts. (including H.E.P. Commission) mainly Dept. of Highways—3,078 square miles.

Total—12,398 square miles.

This area was 4,827 square miles greater than that photographed the previous year. This was mainly due to increased calls from pulp and paper companies.

In addition 2,275 square miles of sketching from the air was done.

Total of aerial surveys from 1924, when they were commenced in this Province, to March 31st, 1944 is as follows:

Sketching	26,903 square miles.
Oblique Photography	10,680 square miles.
Vertical Photographs	53,736 square miles.

Survey negatives on file—91,000.

Ground Surveys Section:

1. Traversing portions of the Pic and White Otter Rivers in the District of Thunder Bay.

2. Waterfront in front of and adjacent to Timagami Townsite in the Townships of Strathy and Strathcona, District of Nipissing.

3. Renewing lost or obliterated monuments in the subdivision of Drayton Reserve in the Township of Drayton, District of Kenora.

4. Retracing certain survey lines in the Township of Dickens, District of Nipissing.

5. Renewing lost or obliterated monuments in the subdivision of the Townsite of Macdiarmid in the Township of Kilkenny, District of Thunder Bay.

6. Summer Resort Locations on Cree Lake, Township of Haig, and in Lots 25 to 28, Concessions 2 and 3, Township of Wicksteed and in the Township of Lessard, District of Thunder Bay.

7. Building Lots on part of Lot 10, Concession 7, Township of Kapuskasing.

Summary:

Total mileage of ground surveys	80 miles
Total number of summer resort locations surveyed including 31 surveyed under Departmental instructions under authority of Section 37 of the Public Lands Regulations	74 miles.
Total number of survey posts renewed	400 miles.

Municipal Surveys:

Instructions were issued for the following surveys:

No. 810, Lot 21, Concession 10, Township of Pic, District of Thunder Bay, survey confirmed 18th February, 1944.

No. 811 Township of Dover (East) County of Kent. Road allowance between Concessions 11 and 12 from the limit between Lots 7 and 8 to the margin of Lake St. Clair.

Road allowance between Lots 5 and 6 from the road allowance between Concessions 7 and 8, Dover (East) to the margin of Lake St. Clair.

Road allowance between East and West Dover from the road between Concessions 7 and 8, Dover (East) to the margin of Lake St. Clair.

No. 812 Line between Concessions 5 and 6, Township of Methuen, County of Peterborough, from Lot 21 to the northern boundary of the Township.

Townsite Subdivisions:

The following subdivision was surveyed on privately owned lands, subject to the provisions of the Townsites Act. One quarter of the lots laid out were selected as Crown lots.

Killarney Heights subdivision forming part of patented mining claim L.S. 38, Municipality of the Town of Larder Lake, Township of Hearst.

AERIAL SURVEYS

For Timber Companies		For Other Departments		For Department of Lands and Forests	
Company	Area Sq. Mi.	Department	Area Sq. Mi.	Department Only	Area Sq. Mi.
*Marathon Paper Mills	4,105	Highways	2,999	*Pic River Area	1,695
*Transcontinental Timber Co	324	H.E.P.C	79	Thessalon Area	590
Kalamazoo Vegetable Parchment Company	113			Bonnechere	513
*Ontario-Minnesota Pulp & Paper Company	1,396			Way Township	100
Northern Wood Preservers	225				
*Brompton Paper Company	193				
Totals	6,356		3,078		2,898

GRAND TOTAL —12,332 SQUARE MILES

*Includes preparation of maps.

Sketching from air—2,275 square miles.

FORESTRY PLANE
LAC LA CROIX

Scaling Timber

DIVISION OF TIMBER MANAGEMENT

The shortage of woods labour continued to be acute during the 1943-44 season, but by resorting to year round operations and by the employment of prisoners-of-war, over-all production in the woods was maintained at about the same level as the previous year.

A statement of timber cut during the 1943-44 season, and returned during 1944, is shown on page 99. Statements are also enclosed showing production by Districts in the province.

Timber Sales—1943-44

During the season there were 63 new sales of timber, 170.50 square miles of timber being sold. Details of the sales are given on pages 104 to 113 inclusive.

In the same period, 84 timber licenses comprising 267.75 square miles were abandoned, details being given on pages 114 to 118 inclusive.

As at the end of the fiscal year, therefore, the status of the timber licensed areas in Ontario, was as follows:

	No.	*Area Sq. Miles*
Licenses and Renewals Issued 1943-44...........	894	11,497.00
Licenses in suspense........................	65	751.25
	959	12,248.25

There is 1,842 square miles less than that under license at the end of the previous fiscal year. Of this, 95.25 square miles is the difference between new sales and abandonments, the remaining 1,746.75 is due to adjustments in the areas of individual timber licenses.

Pulpwood and Timber Agreements

As at March 31st, 1943, the area held under pulpwood concession and timber agreement was 56,690.50 square miles.

During the season, 11 new agreements were entered into, resulting in the addition of 3,425 sq. miles to the area held under agreement. During the same period 7 pulpwood agreements comprising 18,371 square miles, were cancelled.

Area Under Pulpwood and Timber Agreement

Fiscal Year	*Sq. Miles*	*Fiscal Year*	*Sq. Miles*
1934–35	53,416.25	1939-40	65,330.00
1935–36	52,849.25	1940-41	65,497.50
1936–37	52,898.25	1941-42	66,509.50
1937–38	54,625.50	1942-43	71,636.50
1938–39	62,643.00	1943-44	56,690.50

Complete memoranda of the 11 new agreements are reproduced on pages 121 to 198 inclusive.

Mills Licensed 1943-44

The mills licensed during the season, under the regulations of the Mills Licensing Act, were as follows:

Sawmills, less than 5,000′ per diem	493
Sawmills, 5,000′ to 30,000′ per diem	671
Sawmills, over 30,000′ per diem	37
Pulp and/or Paper Mills	32
	1,233

By Order-in-Council of November 2nd, 1943, the regulations of the Mills Licensing Act were amended for the purpose of establishing a limit of 15,000,000 ft. of sawn lumber per year on the capacity of any new sawmill erected in Ontario after the date of the order.

The purpose of this regulation is to ensure that the establishment of wood-using industries shall be on a basis in keeping with the timber producing capacity of the area upon which such industries rely for a supply of raw material, and that such industries, when established, shall be sustained on a more permanent basis.

Pulpwood Exports and Imports 1943

Pulpwood exported from Ontario during the calendar year 1943, amounted to 582,995 cords, of which 408,504 cords were from Crown lands, and 174,491 cords from other sources. This represents a decrease of 154,053 cords, under the previous year. Details of pulpwood exports are given on pages 100-101.

In the absence of detailed figures covering the import of pulpwood into Ontario, it is not believed that there has been any appreciable change in the position of a year previous when approximately 400,000 cords of pulpwood were imported into Ontario for use by Ontario mills.

A number of changes were made in the regulations covering the export of pulpwood from Ontario Crown lands. By Order-in-Council of November 18th, 1943, the amount to be paid for permission to cut and authority to export balsam pulpwood was increased to 65c per cord, the same rate as applicable to spruce pulpwood. A rate of 25c per cord was established for jackpine. Under the same Order-in-Council, the manufacturing conditions of the Crown Timber Act were suspended to permit the export of pulpwood cut from Crown Lands up to and including December 31st, 1946.

Scaling

The first edition of the Department's "Manual of Scaling Instructions" was published during the year, and by Order-in-Council of November 23rd, 1943 was authorized as the official guide in scaling practice and procedure, to be used by Ontario licensed scalers in the measurement of timber cut on Ontario Crown lands.

Two scaling examinations were held—at Minden on May 14th, 1943 and at Port Arthur on June 12th, 1943, with the results as below:

	Minden	*Port Arthur*
Number of Candidates	46	47
Number obtaining full license	16	23
Number obtaining Sawlog license	3	8
Number obtaining Pulpwood license	7	6

Log Haul

Feeding Pulpwood Bolt into Chipper

The balance of the candidates were either recommended for licenses after further experience, or were unsuccessful.

Timber Agreements Executed

M. J. Poupore	May 18, 1943.
John B. Smith & Sons Limited	May 18, 1943.
William Milne & Sons Limited	May 25, 1943.
Sturgeon Lake Timber Company Limited	June 1, 1943.
The Beaver Wood Fibre Company, Limited	June 8, 1943.
Canadian Splint & Lumber Corp., Limited	June 8, 1943.
Nipigon Lake Timber Company, Limited	June 10, 1943.
Standard Chemical Company, Limited	June 16, 1943.
General Timber Company, Limited	July 15, 1943.
(See Cancellation by Order-in-Council, Aug. 25, 1943).	
The Estate of Frank H. Spence	Sept. 15, 1943.
T. S. Woollings & Company, Limited	Oct. 15, 1943.
Marathon Paper Mills of Canada, Limited	Mar. 6, 1944.

Agreements from Company to Crown re non-exportation of pulpwood are:

Upper Canada Timber Company, Limited	June 16, 1943.
Spruce Falls Power and Paper Company, Limited	June 16, 1943.

AMOUNTS OF TIMBER CUT

SEASON 1942–1943

Species	Pieces	Feet	Cords	Equivalent Volume in Cubic Feet
White and Red Pine	2,111,861	102,915,100		28,301,652
Jackpine	3,444,525	57,679,053	54,377.13	6,351,133
Spruce	1,683,705	41,086,596	1,165,653.89	11,789,699
Balsam	43,666	678,624	73,105.28	844,569
Hemlock	469,468	18,520,301		5,093,083
Birch	223,744	16,246,796		4,467,869
Maple	79,804	4,460,306		1,226,584
Other Hardwoods	66,001	3,343,811		919,548
Poplar	205,694	4,136,698	30,733.11	1,414,190
Cedar	7,198	128,666		35,383
Tamarac	747	18,808		5,172
Total	8,336,413	249,214,759	1,323,869.41	60,448,882
	Pieces	**Lineal Feet**	**Cords**	**Equivalent Volume in Cubic Feet**
Ties	201,150			603,450
Poles	12,051			120,510
Posts	10,337			15,405
Fuelwood			81,833.69	7,364,970
Logging and Mining Timber	38,313	1,791,743		746,795
Miscellaneous	2,635		88.17	7,935
Total				8,859,065
Grand Total				69,207,947

FINAL STATEMENT OF PULPWOOD EXPORTED FROM ONTARIO

January 1st to December 31st, 1943

District	Crown Lands—Cords	Private Lands-Cords	Value
Kenora		181	$ 1,316.00
Fort Frances	14,472	31,629	396,622.91
Sioux Lookout (Cleared through Port Arthur)			
Port Arthur	265,774	45,444	4,267,202.25
Geraldton (Cleared throug Port Arthur)			
Kapuskasing	86,507	41,096	1,295,417.26
Cochrane	36,589	26,440	623,550.00
North Bay	2,208	11,758	95,643.28
Sudbury	114	1,891	16,082.20
Sault Ste. Marie	847	2,236	24,699.00
Parry Sound		363	3,635.00
Pembroke	483	7,002	59,408.50
Tweed	1,510	6,451	63,836.12
Total	408,504	174,491	$6,847,412.52

FINAL STATEMENT OF PULPWOOD EXPORTED FROM ONTARIO

January 1st to December 31st, 1943

District	Class of Wood	Crown Lands—Cords			Private Lands—Cords		
		Spr. & Bal.	Jackpine	Poplar	Spr. & Bal.	Jackpine	Poplar
Kenora	Peeled				92	72	
	Rough					17	
Fort Frances	Peeled		1,233		3,729	1,038	
	Rough		4,151	9,088	433	565	25,834
Sioux Lookout (Cleared through Port Arthur)							
Port Arthur...	Peeled	94,269		700	4,031		8,775
	Rough	139,466	31,339	......	25,975	2,585	4,075
Geraldton (Cleared through Port Arthur)							
Kapuskasing	Peeled	59,250			20,629		
	Rough	27,257			20,467		
Cochrane	Peeled	32,676		3,913	18,875		5,565
	Rough				2,000		
North Bay	Peeled	740		1,468	2,169		9,589
Sudbury	Peeled			111	126		1,765
Sault Ste. Marie	Peeled	36	811				636
	Rough				1,600		
Parry Sound	Peeled				32		331
Pembroke	Peeled	45		438	1,812		5,190
Tweed	Peeled	456		1,054	1,324		5,127
Total	Peeled	187,472	2,044	7,687	52,822	1,140	36,978
Total	Rough	166,723	35,490	9,088	50,475	3,167	29,909
		354,195	37,534	16,775	103,297	4,307	66,887

Pulp

Paper

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Mar. 24	Apr. 5	Colquhoun Twp....	7	1	A. E. Wicks, Ltd. Box 730, Cochrane Ont.	Spruce Logs......	$.....	4.00	2.00	6.00
						Spruce Pulpwood..	......	.20	1.40	1.60
						Balsam Pulpwood.	......	......	.70	.70
Apr. 1	Apr. 19	Lyndock Twp......	3¼	4	T. A. Wilson Lbr. Co. Ltd., Cannington, Ont.	Pine Logs........	7.50	6.50	2.50	16.50
						Spruce Logs......	2.00	5.50	2.00	8.50
						Poplar Logs.......	2.00	2.00	2.00	6.00
May 4	May 20	Blount Twp.......	2¾	1	A. E. Wicks, Ltd. Box 730, Cochrane, Ont.	Spruce Logs......	......	6.00	2.00	8.00
						Spruce Pulpwood..	......	.20	1.40	1.60
						Balsam Pulpwood..	......	.90	.70	1.60
May 4	May 20	Teck and Grenfell Twps...........	7½	1	A. E. Perron 61A Prospect Ave., Kirkland Lake, Ont.	Jackpine Logs.....	......	5.50	1.50	7.00
						Spruce Logs......	.50	5.00	2.00	7.50
						Red & White Pine	......	4.50	2.50	7.00
						Spruce Pulpwood	......	......	1.40	1.40
						Balsam Pulpwood	......	.70	.70	1.40
May 4	June 1	Sisk Twp..........	4	1	Frawley Lake Lumber Co., Powassan, Ont.	Red & White Pine	......	7.00	2.50	9.50
						Spruce Logs......	......	4.00	2.00	6.00
May 27	June 15	Zealand Twp.......	¼	1	Dryden Paper Co. Dryden, Ont.	Jackpine Pulpwood	.05	.10	.40	.55
						Spruce Pulpwood..	......	.35	1.40	1.75
						Spruce Sawlogs....	......	6.50	2.00	8.50
May 21	July 7	Airy Twp..........	½	2	R. P. Mills, Eganville, Ont.	Birch Logs........	1.00	4.50	2.50	8.00
						Maple Logs.......	1.00	3.50	2.50	7.00
						Hemlock Logs.....	.50	2.50	1.50	4.50
						Spruce Logs......	1.00	5.00	2.00	8.00
						Fuelwood.........	.25	.25	.50	1.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
June 24	July 13	Hanlan Twp.......	2	1	The Fontaine Lbr. and Timber Co. Hearst, Ont.	Spruce Logs.......	$.....	5.50	2.00	7.50
						Spruce Pulpwood..	......	.25	1.40	1.65
						Balsam Pulpwood.	......	.95	.70	1.65
June 24	July 13	Eilber Twp........	½	1	Nap Gagnon, Mattice, Ont.	Spruce Pulpwood..	.35	.35	1.40	2.10
						Balsam Pulpwood.	.35	1.05	.70	2.10
June 24	July 13	Aberdeen Twp.....	1½	1	Arthur Fraser, Leeburn, Ont.	Birch Logs........	.50	3.50	2.50	6.50
						Other hardwoods..	.50	2.00	2.50	5.00
						Hemlock.........	.50	2.50	1.50	4.50
						Cedar Posts.......	.03	......	.02	.05
June 25	July 13	Machin Twp.......	½	1	Arthur Filion, Moonbeam, Ont.	Spruce Logs......	......	5.50	2.00	7.50
						Spruce Pulpwood..	......	.35	1.40	1.75
						Balsam Pulpwood.	......	1.05	.70	1.75
June 28	July 15	Devitt Twp........	¼	1	A. Lachance, Val Cote, Ont.	Spruce Pulpwood..	.05	.40	1.40	1.85
						Balsam Pulpwood.	.05	1.10	.70	1.85
June 29	July 15	Owens Twp........	¾	1	Mathias Ouellette Harty, Ont.	Poplar Logs......	......	1.00	2.00	3.00
						Spruce Pulpwood..	......	.45	1.40	1.85
						Balsam Pulpwood.	......	1.15	.70	1.85
July 13	July 26	Deer Is. Lake Abitibi, and 2 small areas of White & Red Pine Cochrane Dist.	5	1	Aristide Boisvert, La Sarre, Que.	White & Red Pine.	......	7.50	2.50	10.00
						Spruce Logs......	......	7.00	2.00	9.00
						Poplar Logs......	......	4.50	2.00	6.50
						Spruce Pulpwood..	......	.20	1.40	1.60
						Balsam Pulpwood.	......	.90	.70	1.60
July 16	July 29	Williamson Twp....	¼	1	W. Deslauriers, Val Rita, Ont.	Spruce Pulpwood..	......	.40	1.40	1.80
						Balsam Pulpwood.	......	1.10	.70	1.80
						Spruce Logs......	......	5.00	2.00	7.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
July 19	Aug. 9	McCowan Twp.	½	1	Joseph Pohonka, Lowther, Ont.	Spruce Pulpwood	$ .12	.50	1.40	2.02
						Balsam Pulpwood	.12	1.20	.70	2.02
July 19	July 29	Owens Twp.	½	1	W. Bergeron, Harty, Ont.	Spruce Pulpwood	......	.45	1.40	1.85
						Balsam Pulpwood	......	1.15	.70	1.85
July 19	July 29	Robbins and Hardwick Twps.	2	1	Leahy Timber Co. Port Arthur, Ont.	Jackpine Logs	2.75	5.00	1.50	9.25
						Spruce Logs	2.75	4.50	2.00	9.25
						J. Pine Pulpwood	......	.20	.40	.60
						Spruce Pulpwood	......	.35	1.40	1.75
						Poplar Pulpwood	.10	.10	.40	.60
July 30	Aug. 16	Kendall Twp.	¼	1	Ed. Chabot, Hallebourg, Ont.	Spruce Pulpwood	......	.30	1.40	1.70
						Balsam Pulpwood	......	1.00	.70	1.70
July 30	Aug. 16	Nansen Twp.	¼	1	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood	......	.30	1.40	1.70
						Balsam Pulpwood	......	1.00	.70	1.70
Aug. 3	Aug. 18	McCowan Twp.	1	1	J. De Raspe, Lowther, Ont.	Spruce Pulpwood	.01	.35	1.40	1.76
						Balsam Pulpwood	.01	1.05	.70	1.76
Aug. 3	Aug. 18	Davis Twp.	3½	3	F. J. McDonald, Markstay, Ont.	Red & White Pine	1.50	7.00	2.50	11.00
						Jackpine Logs	1.55	5.50	1.50	8.55
						Spruce Logs	2.00	5.50	2.00	9.50
Aug. 3	Aug. 18	East side of Clearwater Lake (Burditt Lake) Rainy River Dist.	5	1	Messrs. Mack Sundin, W. J. Whalen, Finland, Ont.	Jackpine Logs	......	3.50	1.50	5.00
						Red & White Pine	......	5.00	2.50	7.50
						Poplar Logs	......	1.00	2.00	3.00
						Spruce Logs	......	3.00	2.00	5.00
						Birch Logs	......	1.50	2.50	4.00
						Spruce Pulpwood	......	.10	1.40	1.41
						Cedar Posts	......	......	.02	.02

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Aug. 5	Aug. 23	Bridgeland Twp....	¾	2	F. E. Gillette, Thessalon, Ont.	Hardwood Logs (export & veneer)..	$2.00	12.50	2.50	17.00
						Other Hardwoods..	1.00	2.00	2.50	5.50
						Red & White Pine.	1.00	7.50	2.50	11.00
						Spruce Logs......	1.00	4.50	2.00	7.50
Aug. 11	Aug. 25	Little Twp.........	1¼	1	Dayton Ostrosser, 13½ Pine St. N. Timmins, Ont.	Jackpine Logs.....	......	6.50	1.50	8.00
						Spruce Logs......	......	6.00	2.00	8.00
						Spruce Pulpwood..	......	.50	1.40	1.90
						Balsam Pulpwood.	......	1.20	.70	1.90
						Poplar Pulpwood..	......	.20	.40	.60
						Maple Logs......	......	3.50	2.50	6.00
Aug. 19	Oct. 6	Darling Twp.......	¼	1	M. N. Cummings, P.O. Box C-19, Westboro, Ont.	Basswood Logs....	......	4.50	2.50	7.00
						Spruce Logs......	......	5.00	2.00	7.00
						White Pine Logs..	......	7.50	2.50	10.00
						Spruce Pulpwood..	.60	......	1.40	2.00
						Poplar Pulpwood..	1.20	.40	.40	2.00
						Fuel (hard).......	.20	.30	.50	1.00
						Fuel (soft)........	.15	.35	.25	.75
Aug. 23	Sept. 14	Milne Twp........	30	5	Messrs. Hill-Clark-Francis, New Liskeard, Ont.	Red & White Pine.	3.75	6.50	2.50	12.75
Aug. 27	Sept. 13	Burton and Harrison Twps...	1¾	2	C. A. McGibbon, Water Street, Penetang, Ont.	Hemlock Logs.....	1.33	2.50	1.50	5.33
						Hardwood Logs...	3.10	2.50	2.50	8.10
						Spruce-Balsam....	2.75	4.00	2.00	8.75
						Pine Logs........	6.50	5.00	2.50	14.00
Aug. 30	Sept. 13	Marter Twp.......	¼	2	J. E. Wells, Wawbewawa, Ont.	Spruce Logs......	1.75	5.50	2.00	9.25
						Jackpine Logs.....	1.75	6.00	1.50	9.25
						Spruce Pulpwood..	.95	.20	1.40	2.55

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Aug. 31	Sept. 15	Foster Twp.	2	2	J. Brouse, Massey, Ont.	Red & White Pine.	$1.00	7.00	2.50	10.50
						Spruce Logs	......	5.00	2.00	7.00
						Hemlock Logs	.50	2.50	1.50	4.50
						Birch Logs	......	2.50	2.50	5.00
						Cedar Poles	......	.10	......	.10
						Cedar Posts	......	.02	......	.02
Sept. 7	Sept. 22	Miller Twp.	¾	3	Fred Kellar, Plevna, Ont.	Hemlock Logs	3.00	2.50	1.50	7.00
						Hardwood Logs	3.50	3.00	2.50	9.00
Sept. 9	Sept. 28	Chesley Add'l Twp.	2¾	1	Isaac Hassinen, Echo Bay, Ont.	Hardwood Logs (export & veneer)	......	12.50	2.50	15.00
						Other Hardwoods	......	2.00	2.50	4.50
						Spruce Pulpwood	......	.25	1.40	1.65
						Cedar Posts	......	.02	.02	.04
						Cedar Poles	......	.25	and	dues
						Balsam Pulpwood.	......	.25	.70	.95
Sept. 10	Sept. 28	Township 167, Algoma Dist. Parcel 2	1	1	Earl Rowan, Box 298, Blind River, Ont.	Birch (export-veneer)	3.00	12.50	2.50	18.00
						Other Hardwoods	.50	2.00	2.50	5.00
						Hemlock	......	2.50	1.50	4.00
						Hardwood Ties	......	.05	.10	.15
Sept. 10	Sept. 27	Township 167 Algoma Dist. Parcel 1	1	1	S. L. Sillus, Blind River, Ont.	Birch Logs	3.00	12.50	2.50	18.00
						Other Hardwood	1.00	2.00	2.50	5.50
						Hemlock Logs	......	2.50	1.50	4.00
						White Pine Logs	......	7.50	2.50	10.00
						Hardwood Logs	......	.05	.10	.15
Sept. 17	Sept. 27	Townships 25, 27, 28 and 12. E. Dist. Sudbury.	5	2	Kormac Lbr. Co., Per O. Maki, Nemogos, Ont.	Jackpine Logs	2.50	6.00	1.50	10.00
						Spruce Logs	2.50	5.50	2.00	10.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Sept. 18	Sept. 27	South Algoma Twp.	½	2	Max W. Miller, Eganville, Ont.	White & Red Pine.	$5.00	7.50	2.50	15.00
						Spruce Logs......	3.00	5.00	2.00	10.00
						Hemlock Logs.....	2.00	3.50	1.50	7.00
						Poplar Logs.......	.50	4.00	2.00	6.50
						Hardwood Logs...	2.00	3.50	2.50	8.00
						Cedar Poles.......	.15	.35	.25	.75
						Cedar Posts.......	.02	.03	.02	.07
						Poplar Pulpwood..	.10	.60	.40	1.10
						Spruce Pulpwood..	.10	.25	1.40	1.75
						Balsam Pulpwood.	.10	.95	.70	1.75
						Fuelwood (hard)..	.25	.25	.50	1.00
						Fuelwood (soft)...	.25	.50	.25	1.00
Sept. 20	Oct. 5	Falconer Twp......	2	3	J. A. Lapalme, 50 Elgin St., Sudbury, Ont.	White & Red Pine.	3.50	7.50	2.50	13.50
						Jackpine Logs.....	3.50	6.00	1.50	11.00
						Spruce Logs......	3.50	5.50	2.00	11.00
Sept. 20	Oct. 5	Gratton Twp......	¼	2	Mill Valley Lbr. Co., 57 King St. Oshawa, Ont.	Spruce Logs	......	5.00	2.00	7.00
						Balsam Logs......	......	5.00	2.00	7.00
						Hemlock Logs.....	......	3.00	1.50	4.50
						Basswood Logs....	.50	4.00	2.50	7.50
						Other Hard Logs..	.50	4.00	2.50	7.00
Sept. 21	Oct. 5	Lyman Twp........	7	2	Jos. Sevigny Jr. Timagami, Ont.	Birch Logs........	2.25	2.50	2.50	7.25
						Maple Logs.......	1.00	2.50	2.50	6.00
						White Pine Logs...	2.00	7.50	2.50	12.00
						Hemlock Logs.....	1.50	1.50	1.50	4.50
						Oak Logs.........	5.00	7.50	2.50	15.00
						Cedar Poles.......	Simple	dues		
						All veneer Logs...	15.00	per M	B.M.	
Sept. 29	Oct. 18	Bayly Twp........	1	1	Ben Crick, Hilliardton, Ont.	Spruce Logs......	.25	5.50	2.00	7.75
						Jackpine Logs.....	.25	6.00	1.50	7.75
						Spruce Pulpwood..	.05	.20	1.40	1.65

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Sept. 30	Oct. 18	Raglan Twp.......	3¼	2	Guy Wilson, Bouleter, Ont.	Red & White Pine.	$1.00	7.50	2.00	11.00
						Spruce & Balsam..	1.00	4.00	2.00	7.00
						Poplar Logs.......	......	2.00	2.00	4.00
						Hemlock Logs.....	......	2.50	1.50	4.00
						Hardwood Logs...	......	3.50	2.50	6.00
						Cedar Logs.......	3.00	4.50	1.50	9.00
Sept. 30	Oct. 20	Watten Twp. and area North Red River Dist.......	2	1	A. Sawaki, Emo, Ont.	Jackpine Logs.....	......	4.50	1.50	6.00
						Spruce Logs......	......	4.00	2.00	6.00
						Poplar Logs.......	......	1.00	2.00	3.00
						Jackpine Pulpwood	......	.35	.40	.75
						Spruce Pulpwood..	......	.35	1.40	1.75
						Poplar Pulpwood..	......	.20	.40	.60
Sept. 5	Oct. 21	Monmouth Twp....	¾	3	John Carew Lbr. Co., 130 William St. North, Lindsay, Ont.	Hemlock Logs.....	1.10	2.50	1.50	5.10
						Spruce Logs......	1.15	5.00	2.00	8.15
						Pine Logs........	5.00	7.50	2.50	15.00
						Cedar Logs.......	3.00	2.50	1.50	7.00
						Basswood Logs....	1.50	4.50	2.50	8.50
						Other Hardwood..	1.35	3.50	2.50	7.35
						Poplar Logs.......	1.10	2.00	2.00	5.10
						Fuelwood Cords...	.40	.10	.50	1.00
Oct. 6	Oct. 18	Wylie Twp........	½	2	John Mohns, c/o Pembroke Shook, Mills Ltd., Pembroke, Ont.	Red & White Pine.	4.00	7.50	2.50	14.00
						Poplar Logs.......	3.00	4.00	2.00	9.00
						Spruce Pulpwood..	.25	.85	1.40	2.50
						Balsam Pulpwood.	.10	1.05	.70	1.85
						Poplar Pulpwood..	.10	.60	.40	1.10
						Fuelwood (soft)...	......	.25	.25	.50
						Fuelwood (hard)..	......	.25	.50	.75

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Oct. 13	Oct. 27	Timber Berth, R-14-43 East of Indian Reserve 26-B and north of Porter inlet on Rainy Lake, Rainy River Dist.	2	1	George C. Smith, Box 121, Fort Frances, Ont.	Red & White Pine.	$ .25	5.00	2.50	7.75
						Jackpine Logs.....	......	4.50	1.50	6.00
						Spruce Pulpwood..	......	.35	1.40	1.75
						Jackpine Pulpwood	......	.35	.40	.75
Oct. 13	Oct. 27	Haycock Twp. S. of Scovel Lake, Kenora Dist......	½	1	John Shamlock, P.O. Box 944, Kenora, Ont.	Spruce Pulpwood..	.60	.15	1.40	2.45
						Fuelwood (soft)...	.40	.10	.25	.75
Oct. 13	Oct. 27	Nansen Twp.......	½	1	D'Amours Bros. Per N. D'Amours, Moonbeam, Ont.	Spruce Logs......	.10	4.50	2.00	6.60
Oct. 18	Nov. 3	Pense Twp........	½	1	Canadian International Paper Co. Ltd., P.O. Box 50, Noranda, Que.	White Pine Logs...	......	6.00	2.50	8.00
						Spruce Logs......	......	5.50	2.00	7.50
						Spruce Pulpwood..	.05	.20	1.10	1.65
Oct. 19	Nov. 4	S. Shore of Lac Seul between Williams Bay and Ronte Bay, Kenora Dist............	3	1	Lac Seul Lbr. Co. Hudson, Ont.	Red Pine Logs....	3.00	6.50	2.50	12.00
						Jackpine Logs.....	1.00	5.50	1.50	8.00
						Spruce Logs......	.50	5.00	2.00	7.50
Nov. 3	Nov. 23	Matawatchan Twp.	½	3	T. A. Wilson Lbr. Co. Cannington, Ont.	Hemlock Logs....	2.60	4.25	1.50	8.35
						Hardwood Logs...	5.00	4.75	2.50	12.25
						Spruce Logs......	2.00	5.00	2.00	10.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Nov. 4	Dec. 6	Head Twp.........	2¼		Messrs. Emil & Albert Zadow, Pembroke, Ont.	White & Red Pine.	$3.00	7.50	2.50	13.00
						Hemlock Logs.....	.50	4.00	2.00	6.50
Nov. 11	Nov. 29	Hartman Twp......	¼	2	G. L. Pidgeon, Wabigoon, Ont.	Jackpine Logs.....	1.25	7.50	1.50	10.25
						Spruce Logs.......	1.50	7.50	2.00	11.00
						Spruce Pulpwood..	.10	.35	1.40	1.85
						Jackpine Pulpwood	.15	.30	.40	.85
Nov. 16	Dec. 1	Boston Twp.......	2½	1	W. H. Nichol, Tarzwell, Ont.	Jackpine Logs.....	1.00	6.00	1.50	8.50
						Spruce Logs......	1.00	5.50	2.00	8.50
Nov. 19	Dec. 1	Blount and Laughton Twps..	12	1	A. E. Wicks, Cochrane, Ont.	Spruce Logs......	......	5.50	2.00	7.50
						Spruce Pulpwood..	......	.20	1.40	1.60
						Balsam Pulpwood.	......	.90	.70	1.60
Nov. 29	Dec. 14	Area North of Indian Reserve 16 D.E. of Baffin L. Rainy River...........	6	1	William George Reid, 525 Portage Ave. Fort Frances, Ont.	Spruce Logs......	......	4.00	2.00	6.00
						Jackpine Logs....	......	4.50	1.50	6.00
						Poplar Logs......	......	2.00	2.00	4.00
						Spruce Pulpwood..	......	.35	1.40	1.75
						Balsam Pulpwood.	......	.30	.70	1.00
						Jackpine Pulpwood	......	.35	.40	.75
						Poplar Pulpwood..	......	.10	.40	.50
Dec. 9	Dec. 21	Griffith Twp.......	½	2	H. Richards & Son, Dacre, Ont	Red & White Pine.	3.00	7.50	2.50	13.00
						Spruce & Balsam..	2.50	5.00	2.00	9.50
Dec. 9	Dec. 28	Area E. of Rainy Lake—S. of Little Canoe River, Rainy River Dist.	6	1	W. Martin, Fort Frances, Ont.	Red & White Pine.	......	5.00	2.50	7.50
						Jackpine Logs....	......	4.50	1.50	6.00
						Spruce Logs......	......	4.00	2.00	6.00
						Poplar Logs......	......	1.00	2.00	3.00
						Jackpine Pulpwood	......	.35	.40	.75
						Spruce Pulpwood.	......	.35	1.40	1.75
						Balsam Pulpwood.	......	.30	.70	1.00
						Poplar Pulpwood..	......	.10	.40	.50

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Dec. 10	Dec. 28	Pts. Dunnagannon & Mayo Twps.	¾	2	Percy Kingyens, Hermon, Ont.	Pine Logs	$1.75	7.50	2.50	11.75
						Spruce Logs	1.10	5.00	2.00	8.10
						Balsam Logs	.25	5.00	2.00	7.25
						Poplar Logs	.75	2.50	2.00	5.25
						Tamarac Logs	.25	4.50	1.50	6.25
1944 Jan. 28	1944 Feb. 10	Ferrie Twp.	2¼	3	Laidlaw, Belton, Lumber Co., Ltd., Sarnia, Ont.	Pine Logs	5.00	5.00	2.50	12.50
						Hemlock Logs	3.00	2.25	1.50	6.75
						Hardwood Logs	4.00	3.50	2.50	10.00
						Spruce Logs	3.00	3.00	2.00	8.00
Feb. 11	Feb. 28	Area N. of Indian Reserve No. 23 Designated R-16-44, Rainy River Dist.	6	1	Mesrs. Holmes Br. Fort Frances, Ont.	Jackpine Logs	.50	4.00	1.50	6.00
						Spruce Logs	.50	4.00	2.00	6.50
						Poplar Logs	1.00	1.00	2.00	4.00
						Jackpine Pulpwood	.10	.20	.40	.70
Feb. 25	Mar. 9	Stewart Twp.	2	1	Mattawa Wood Products, Ltd., North Bay, Ont.	Spruce Pulpwood	......	.25	1.40	1.65
						Balsam Pulpwood	......	.15	.70	.85
Feb. 29	Mar. 15	Gauthier Twp.	9	3	Haileybury Lbr. Co., Kirkland Lake, Ont.	Jackpine Logs	4.25	6.00	1.50	11.75
						Poplar Logs	......	2.50	2.00	4.50
Mar. 13	Mar. 29	Machin Twp.	1	1	V. T. Filion, Moonbeam, Ont.	Spruce Timber	......	5.50	2.00	7.50
						Balsam Timber	......	5.50	2.00	7.50

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
Nov. 23, 1938	Apr. 13, 1944	Widdifield Twp.	¼	O. Allen & Sons Redbridge, Ont.	White Pine Spruce Logs
Dec. 9 1933	Apr. 13, 1944	Widdifield & Phelps.	¾		White Pine and Hardwood Logs
Oct. 20, 1941	July 19, 1943	Casgrain Twp.	½	Arsene Brocher, Hallebourg, Ont.	Spruce and Balsam Pulpwood
Oct. 20, 1941	July 19, 1943	Kendall Twp	½		
Oct. 3, 1940	Apr. 15, 1943	Papineau Twp	9¾	R. H. Bourassa, Sturgeon Falls, Ont.	Pulpwood.
July 11, 1940	Nov. 30, 1943	Barr, Dixon, etc. Twps	17	J. R. Booth, Ltd. Ottawa, Ont.	Spruce Pulpwood Balsam Pulpwood
Aug. 7, 1941	Aug. 11, 1943	Mistaken Islands Cochrane Dist.	2	Bienvue Inc. La Sarre, Que.	Red and White Pine Logs Spruce Logs Spruce Pulpwood
Dec. 27, 1937	Sept. 1, 1943	Lewis Twp.	1½	J. F. Bishop, Spanish, Ont.	Pulpwood
Aug. 1, 1921	Feb. 25, 1943	Van Koughnet Island, Manitoulin Islands.	½	H. F. Baker, Spanish Mills, Ont.	All Classes
June 25, 1919	May 18, 1943	Curtiss Twp.	36	Crane Lbr. Co., Ltd., Thessalon, Ont.	All Classes
Oct. 12, 1937	May 18, 1943	Twp. 5G Algoma Dist.			
Feb. 1, 1937	May 18, 1943	Larkin and Haig Twps.	4	T. H. Copps, Hornepayne, Ont.	Jackpine Logs Spruce Logs
Sept. 20, 1939	May 18, 1943	Haig and Wickstead Twps.	1		
Nov. 3, 1939	Aug. 25, 1943	Berth R-3-39-R. River Dist.	2	F. Cornell, Fort Frances, Ont.	Spruce Red & White Pine
Dec. 2, 1940	Aug. 25, 1943	Hallelujah Pt., Rainy River Dist.	1½		Jackpine Pulp Spruce Pulp
Oct. 5, 1938	May 18, 1943	Thorning Twp.	½	John J. Cooper, Gardiner, Ont.	Spruce Logs Spruce Pulpwood Balsam
Prior to 1903	May 18, 1943	Armagh Twp	9	Construction Supplies, North Bay, Ont.	Red and White Pine Logs
	Nov. 22, 1943	Methuen Twp.	2½	Chartered Trust and Executor Co., 30 King St. W., Toronto.	All Species
May 15, 1941	July 15, 1943	Bridgeland Twp.	1	C. N. Carney, Thessalon, Ont.	Poplar Pulpwood
June 10, 1939	Oct. 2, 1943	Zealand Twp.	½	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Pulpwood

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
Oct. 28, 1940	May 7, 1943	Lundun Twp.	1¾	T. H. Desmarais, Noelville, Ont.	Red and White Spruce Pulpwood Spruce Logs
Sept. 29 1941	July, 19, 1943	NansenTwp.	½	Navaire D'Amour Moonbeam, Ont.	Spruce Logs Spruce Pulpwood Balsam Pulpwood
Nov. 25, 1941	Nov. 8, 1943	Cardwell Twp.	½	A. Fry, Rosseau, Ont.	All classes
June 23, 1941	Jan. 7, 1944	Fox Twp.	¼	Alfred Fournier, Dunning, Ont.	Spruce Pulpwood Balsam Pulpwood
Aug. 17, 1937	May 7, 1943	Pardee Twp.	¼	E. Forrester, Walmsley, Ont.	All classes
Aug. 29, 1940	Jan. 22, 1943	Hanlan Twp.	¾	Fontaine Lumber and Timber Co. Hearst, Ont.	Spruce Pulpwood Balsam Pulpwood
Apr. 1, 1941	Sept. 28, 1943	Oakley Twp.	¼	James R. Elliott, Clear Lake, Ont.	Hardwood Logs Hemlock Logs Spruce Logs Balsam Logs
June 24, 1938	May 11, 1943	Haggart Twp.	1¾	E. Gravel, Gregoire Mills, Ont.	Spruce Pulpwood Balsam Pulpwood
Sept. 25, 1938	May 18, 1943	Henry Twp.	6¼	Albert Giroux, River Valley, Ont.	Pulpwood Logs Jackpine Logs
June 14, 1940	June 21, 1943	Bastedo Twp.	1	W. Gareau, Verner, Ont.	Pulpwood
June 14, 1940	June 21, 1943	Bastedo Twp.	¾		Pulpwood
June 12, 1940	June 21, 1943	Badgero Twp.	2		Pulpwood
Nov. 10, 1941	June 21, 1943	Badgero Twp.	¼		Pulpwood
Oct. 30, 1941	July 19, 1943	Eilber Twp.	¼	Napoleon Gagnon, Mattice, Ont.	Pulpwood
Sept. 16, 1942	July 19, 1943	Eilber Twp.	¼		Pulpwood
Mar. 3, 1939	July 2, 1943	Parkinson Twp.	1	Peter Hoberg, Algoma, Ont.	All classes
May 5, 1926	Aug. 31, 1943	Sharpe and Traux	1½	Hill-Clark-Francis, Ltd., New Liskeard, Ont.	Jackpine Pulpwood Spruce Pulpwood Poplar Pulpwood All classes Jackpine Logs Jackpine and Spruce Logs
Dec. 6, 1926	Aug. 31, 1943	Sharpe& Davidson	1¾		
Feb. 22, 1932	Aug. 31, 1943	Gross Twp.	¾		
Sept. 24, 1936	Aug. 31, 1943	Gross Twp.	1		
Jan. 3, 1940	Nov. 24, 1943	Melgund Twp.	½	Geo. S. Higgins, Dyment, Ont.	Jackpine Pulpwood Spruce Pulpwood

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold		Date of Abandonment		Locality	Area sq. miles	Licensee	Kind of Timber
Aug. 13,	1935	May 7,	1943	Chamberlain Twp	¼	Paul J. Kruger, Waberwawa, Ont.	Jackpine Pulp. Spruce Pulp Poplar Pulp and Fuelwood
Nov. 2,	1942	June 21,	1943	McNaught Twp.	4	Kormac Lbr. Co., Nemogos, Ont.	Jackpine Logs
Nov. 26,	1934	June 7,	1943	Ossean Twp	31	Kirkland Lake Lbr., Co., Kirkland Lake, Ont.	White Pine Jackpine Spruce Pulpwood
Apr. 20, Apr. 20,	1939 1939	June 17, June 17,	1943 1943	Dungannon Twp Carlow Twp	½ ¾	Gordon W. Jones, Bancroft, Ont.	Spruce Pulpwood Balsam Pulpwood Spruce Pulpwood Balsam Pulpwood
Sept. 6,	1941	Jan. 29	1944	Marks Twp.	1¼	W. Jacobson, Nolalu, Ont.	White Pine, Balsam, Spruce and Pulpwood
Mar. 11,	1940	Sep. 29,	1943	Area S.W. of Beardmore, Thunder Bay District	10	P. A. Lagrow, Port Arthur, Ont.	Poplar Timber
July 10,	1941	July 13,	1943	Stoddart Twp	1	George Lecows, Hearst, Ont.	Spruce Pulpwood Balsam Pulpwood
Dec. 27,	1937	May 7,	1943	Field and Grant Twps	1	H. Lavoie, Crystal Falls, Ont.	Poles
Aug. 25,	1941	July 19,	1943	Nansen Twp	¼	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood Balsam Pulpwood
Sept. 24,	1937	Aug. 11,	1943	Hepburn and Sargeant Twps	10	Wilfred Laliberto, La Riene, Que.	Jackpine Logs Spruce Logs
Nov. 30,	1937	Aug. 21,	1943	Area N.E. of Geraldton, Thunder Bay Dist.	4	Lais Lahti, Geraldton, Ont.	Jackpine Logs Spruce Logs Poplar Logs Fuelwood (Soft)
May 30,	1940	May 7,	1943	Springer Twp	1	Lagunesse Bros. Sturgeon Falls, Ont.	Spruce Pulpwood Poplar Pulpwood
Feb. 12	1941	Nov. 17,	1943	Tudor Twp	¼	Chas. Murphy, Steenburg, Ont.	All classes
Prior 1890		May 7,	1943	Ridout Twp	1½	J. B. Morgan, Harbor Commission, Bldg., Toronto, Ont.	All classes
Sept. 8,	1937	Oct. 4,	1943	Berth 1A, Rainy River District	11	J. A. Mathieu Ltd., Rainy Lake, Ont.	Red & White Pine Logs

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
Prior 1890	Dec. 11, 1943	Herschel Twp	1	Martin Bros., Lbr., Baptiste, Ont.	All classes
May 15, 1941	May 7, 1943	Pts. Bastido and Gibbons Twps.	½	Alfred Martin, Sturgeon Falls, Ont.	Spruce Pulpwood Balsam Pulpwood
Nov. 4, 1940	June 9, 1943	Machar Twp.	½	W. Maki, South River, Ont.	Hemlock Birch White Pine Spruce, Pulpwood Fuelwood
Nov. 27, 1941	Mar. 7, 1943	Franlkin Twp	¼	P. J. McElvoy, Huntsville, Ont.	Spruce Pulpwood Balsam Pulpwood
Nov. 17, 1941	May 11, 1943	Owens Twp	¾	M. Oullette, Harty, Ont.	Spruce Pulpwood Balsam Pulpwood
June 27, 1940	July 22, 1943	Savard Twp	¼	W. H. Nichol, Tarzwell, Ont.	Spruce Pulpwood
May 23, 1941	May 25, 1943	McTavish Twp.	¼	W. Y. Nelson, Port Arthur, Ont.	Poplar Pulpwood
Oct. 30, 1940	Mar. 16, 1944	Devitt Twp.	1	Placide Poulin, Fryatt, Ont.	Spruce Pulpwood Balsam Pulpwood
Sept. 8, 1922	May 5, 1943	Stirling Twp.	½	Russell Timber Co. Ltd., Port Arthur, Ont.	All classes
Prior 1890 Prior 1890	Mar. 20, 1944 Mar. 20, 1944	Sherbourne Twp. Sherbourne Twp.	¾ 7½	Royal Bank of Canada, Toronto, Ont.	All classes
Nov. 25, 1941	Oct. 4, 1943	Manville Lake Area, Rainy River Dist.	7	Clark Robertson, Fort Frances, Ont.	Jackpine Logs Spruce Logs Spruce Pulpwood Jackpine Pulpwood
June 10, 1940	June 9, 1943	Ingram Twp	¼	Walter Roach, Thornloe, Ont.	Spruce Logs Spruce Pulpwood Spruce and Jackpine Pulpwood
June 10, 1943	Sep. 15, 1943	Griffith Twp.	¾	Charles Rhode, Clontarf, Ont.	All classes
Nov. 12, 1941	Dec. 17, 1943	Mills Twp	½	W. Swanstrom, Arnstein, Ont.	Hardwood, Hemlock and Spruce Logs
Dec. 2, 1940	Apr. 19, 1943	Brower Twp	¼	Stanley Sinclair, Cochrane, Ont.	Spruce Pulpwood Balsam Pulpwood

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
June 23, 1941	Jan. 4, 1944	Joly Twp.	1½	A. E. Sieber, Bracebridge, Ont.	Hardwood, Spruce and Hemlock Logs
Nov. 12, 1940	May 29, 1943	Bayly Twp	½	J. T. Shortt, Englehart, Ont.	Red & White Pine Jackpine and Spruce Logs
Nov. 25, 1941	July 22, 1943	Catharine Twp.	¼	Sheperdson Co., New Liskeard,	Jackpine, Spruce Logs, and Spruce Pulpwood
Dec. 10, 1927	May 5, 1943	Firstbrook Twp.	1¼	Wm. E. Seed, Cobalt, Ont.	Pine, Spruce Logs and Spruce Pulpwood
Dec. 2, 1941	Aug. 11, 1943	Township 202, Algoma Dist	1	Chas. Schultz, Thessalon, Ont.	Pine, Spruce Logs and Spruce Pulpwood
Jan 10, 1938	Sep. 17, 1943	Stanhope Twp.	½	E. Sawyer, Maple Lake, Ont.	Hardwood, Hemlock, Spruce and Balsam Logs
June 22, 1940	May 7, 1943	Denbigh Twp.	¼	Lorne Thompson, Slate Falls, Ont.	All classes
Jan. 11, 1940	Apr. 19, 1943	Firstbrook Twp.	½	T. S. Woolings, Englehart, Ont.	Pine and Spruce Logs
Jan. 31, 1940	June 9, 1943	Machar Twp.	½	Chas. Witta, South River, Ont.	Hemlock Logs and Fuelwood
Aug. 15, 1930	Oct. 28, 1943	Ladysmith Twp	10	George Wardrope, Port Arthur, Ont.	Jackpine, Red Pine, Spruce Logs and Spruce and Balsam Pulpwood
Oct. 11, 1941	June 8, 1943	Denbigh Twp	¼	William Wagar, Denbigh, Ont.	All classes

Forests to Use Fully and Wisely

Forests for Various Uses

TIMBER AGREEMENTS

THIS AGREEMENT made this 18th day of May, A.D. 1943.

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART,

—and—

M. J. POUPORE, of Skead, Ontario, hereinafter referred to as the "Operator",

OF THE SECOND PART:

WHEREAS the Operator has owned and controlled a lumber company which for many years has been engaged in the lumbering industry in the Province of Ontario, and more recently has operated a sawmill at Gogama, Ontario, employing a substantial number of men both in the bush and in its sawmill;

AND WHEREAS, as a result of a disastrous fire in 1941, the supply of merchantable timber on the areas under Crown Timber License has been largely exhausted, so that it is no longer feasible to continue the operations on the said areas;

AND WHEREAS the Operator has engaged to supply considerable quantities of manufactured forest products to mining and other industries on a long-term basis, and has proposed to re-establish his sawmill industry at Skead, Ontario, and has requested the Crown to make available timber on areas in the vicinity;

AND WHEREAS the Crown has deemed it expedient and in the public interest to enter into this Agreement granting the Operator the right to cut timber under the terms and conditions hereinafter imposed;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Operator for a period of ten (10) years from the First day of April, A.D. 1942 the right to cut and remove the timber specified in Clause 2 of this Agreement on the lands described in Schedule "A" attached hereto.

2. The Operator shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Red and White Pine Sawlogs	—$8.50 per M. ft. B.M.
Spruce and Jackpine Sawlogs	— 6.25 per M. ft. B.M.
Other Timber	—to be cut in such quantities and at such prices as the Minister may from time to time determine.

The above rates are inclusive of Crown dues.

3. The Operator shall cut all timber damaged by insect, fire and fumes, and shall pay for such of it considered merchantable by the Crown at the rate of $3.50 per M. ft. B.M., inclusive of Crown dues.

4. The Operator shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 65 square miles, commencing from the First day of April, A.D. 1942. Interest at the rate of Six per cent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

5. As security for the due performance by the Operator of his obligations hereunder, the Operator shall deposit with the Crown in the Department of Lands and Forests the sum of Six Thousand Dollars ($6,000.00) in lawful money of Canada, and in addition bonds of the Province of Ontario having a face value of Eleven Thousand, Five Hundred Dollars ($11,500.00).

6. In the event of the Operator making default in the performance of his obligations under the terms of this Agreement, the Minister may upon sixty (60) days' notice in writing to the Operator at his Head Office at Skead, Ontario, declare the rights of the Operator hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Operator in the performance or observance of any of the provisions of this Agreement, occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Operator, shall not be deemed to be a default on the part of the Operator.

7. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default, if, in the opinion of the Minister, the cause of such default justifies the waiving of such right.

8. The Operator is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. Within three (3) years from the date of this Agreement the Operator shall file with the Department a plan which shall be satisfactory to the Minister for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

10. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

11. Proper sworn returns of the quantity of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of Six per cent (6%) per annum, calculated from the First day of October in the same year.

12. The Crown does not guarantee any quantity of timber on the area hereby granted to the Operator.

13. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspections shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Operator at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

14. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed in or deposited in any river, stream or other waters.

15. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other statutes and amendments thereto, and all regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operations of the Operator under this Agreement as fully as if they had been set forth herein.

16. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to the operations of the Operator under this Agreement as fully and effectually as if they had been set forth herein.

17. The Crown agrees to permit the Operator to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also agrees to grant the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and regulations made thereunder.

18. The Operator covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

19. The Operator covenants and agrees that he will manufacture in the Province of Ontario all log timber cut on the area above-described into lumber, ties, or other manufactured products, to the satisfaction of the Minister.

20. It is understood and agreed that no operations other than those

conducted by the Operator shall be permitted on the said area without the consent in writing of the Minister.

21. If, upon the termination of said period of ten (10) years, the Operator shall have fully performed the obligations imposed upon him, as set forth, to the satisfaction of the Minister, he shall be entitled to an extension of his rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

22. The Operator shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 5,000,000 ft. B.M., mill scale.

23. Should the Operator establish any community for the purpose of utilizing timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Operator. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Operator shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

24. The Operator shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Telfer, Chiniguchi, Alphretta, Frederick and Dougherty Lakes, and no warehouses or other buildings may be erected without the written approval of the Minister.

25. The Operator shall not clear for skidways or rollways any land along the shores of Telfer, Chiniguchi, Alphretta, Frederick or Dougherty Lakes, nor shall booming or towing operations be carried on by the said Operator on the said Lakes during the months of July and August in each year, during the currency of this Agreement.

26. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

27. The Operator hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

28. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario.

29. This Agreement shall be binding upon and enure to the benefit of the Operator and his assigns, but this Agreement and the rights of the Operator hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered
in the presence of:
"F. J. SULLIVAN"

"N. O. HIPEL"

Minister of Lands and Forests
for the Province of Ontario.

"M. B. McFARLANE"

"M. J. POUPORE"

(seal)

SCHEDULE "A"

This is Schedule "A" to the Agreement made the 18th day of May, A.D. 1943, between His Majesty the King and M. J. Poupore Lumber Company, Limited.

The Townships of Leask, Telfer and Unwin, containing One Hundred and Eight (108) square miles more or less.

The West-half of the Township of Haentschel containing Eighteen (18) square miles more or less.

The East-half of the Township of Lampman containing Eighteen (18) square miles more or less.

That Part of the Township of DeMorest described as follows:

COMMENCING at the southwest angle of the said township;

THENCE north along the west limit thereof six (6) miles more or less to the northwest angle thereof;

THENCE east along the north limit thereof a distance of one (1) mile;

THENCE south astronomically a distance of two (2) miles;

THENCE east astronomically a distance of two (2) miles;

THENCE south astronomically a distance of one (1) mile;

THENCE east astronomically a distance of one (1) mile;

THENCE south astronomically a distance of three (3) miles more or less to the south limit of the said township;

THENCE west along the said south limit a distance of four (4) miles more or less to the point of commencement, containing seventeen (17) square miles more or less.

That part of the Township of Stobie described as follows:

COMMENCING at the southeast angle of the said township;

THENCE west along the south limit thereof a distance of six (6) miles more or less to the southwest angle thereof;

THENCE north along the west limit thereof a distance of two (2) miles;

THENCE east astronomically a distance of one (1) mile;

THENCE north astronomically a distance of one (1) mile;

THENCE east astronomically a distance of two (2) miles;

THENCE north astronomically a distance of one (1) mile;

THENCE east astronomically a distance of one (1) mile;

THENCE north astronomically a distance of one (1) mile;

THENCE east astronomically a distance of one (1) mile;

THENCE north astronomically a distance of one (1) mile more or less to the north limit of the said township;

THENCE east along the said north limit a distance of one (1) mile to the northeast angle of the said township;

THENCE south along the east limit thereof a distance of six (6) miles more or less to the southeast angle thereof, containing Twenty-three (23) square miles, more or less.

All of the said townships being in the District of Sudbury.

THIS AGREEMENT, made this 18th day of May, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

—and—

JOHN B. SMITH & SONS, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, A.D. 1943, the right to cut and remove the timber hereinafter specified in Clause (2) of this Agreement on the lands hereinafter described in Schedule "A" attached hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Red and White Pine Sawlogs—$9.90 per M.B.M., inclusive of brush-burning charges.

The above rates are inclusive of Crown dues.

3. For the purpose of calculating ground rent and fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 60 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 60 square miles, commencing from the First day of April, A.D. 1943. Interest at the rate of Six per cent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The Company, upon the execution of this Agreement, shall deposit with the Crown in the Department of Lands and Forests Bonds approved by the Minister in the sum of Twenty Thousand Dollars to be held by the Crown for the due performance by the Company of its obligations hereunder.

6. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office at Toronto, Ontario, declare the rights of the Company hereunder forfeited and declare the Cash Deposit and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in the whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, Acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

7. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default, if in the opinion of the Minister, the cause of such default justifies the waiving of such right.

8. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. The Company shall operate in accordance with good Forestry practice, and within three years from the date hereof shall file in the Department of Lands and Forests a working plan prepared by the said Company providing a general scheme for the operation of the said limit.

10. Proper sworn returns of the quantity of Timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year, interest shall be charged at the rate of Six per cent per annum, calculated from the First day of October in the same year.

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

12. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

13. No refuse, sawdust, chemicals or matter of any other kind shall be placed in or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

14. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations

thereunder, and to orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and orders made thereunder concerning Forest Fires Prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

15. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown Lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

16. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

17. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

18. The Company covenants and agrees that it will manufacture all log timber cut on the area above described into lumber, ties, or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

19. It is understood and agreed that no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister.

20. If, upon the termination of said period of ten years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

22. The Company shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Lake Timagami and Cross Lake, and no warehouse or other buildings may be erected without the written approval of the Minister.

23. The Company shall not clear for skidways or rollways any land along the shores of Lake Timagami or Cross Lake, nor shall booming or towing operations be carried on by the said Company on the said lakes during the months of July and August in each year of the currency of this Agreement.

24. Before commencing operations in each year during the currency of this Agreement, the Company shall, on or before the First day of August in each year, submit to the Department a map showing the location of the operation proposed for the next following operating season.

25. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of four million feet (4,000,000 ft.) B.M., mill scale.

26. Within three years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

27. Should the Company establish any community for the purpose of utilizing the timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

28. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

29. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

30. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario.

31. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the Parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:
"F. J. SULLIVAN"

(SEAL)
"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

"H. ARSCOTT"

"H. ARSCOTT"

JOHN B. SMITH & SONS, LIMITED
By:
"JAFFRAY B. SMITH"
President.
And:
"WM. C. SMITH"
(SEAL)

"F. A. MacD."
"J. F. S."
"F. J. S."

THIS IS SCHEDULE "A" REFERRED TO IN THE AGREEMENT between His Majesty the King and John B. Smith & Sons, Limited dated the 18th day of May, 1943.

ALL AND SINGULAR that certain territory in the Townships of Yates, Torrington, Phyllis and Vogt in the Timagami Provincial Forest in the District of Nipissing, containing a total area of 76 square miles more or less and which may be more particularly described as follows:

Yates Township:

BEING all that part of the said township lying south of a line drawn parallel to the south boundary thereof and distant 3 miles measured north astronomically therefrom.

Torrington Township:

BEING the whole of the said township Save and Excepting therefrom that portion of the said township lying east of Hang Stone Lake.

Phyllis Township:

COMMENCING at the southeast angle of the said township;

THENCE westerly along the south boundary thereof 1 and 3/4 miles more or less to the east shore of Portage Bay of Lake Timagami;

THENCE in a general northerly and easterly direction following the said shore to the intersection with the east boundary of the said township;

THENCE southerly thereon 1 and 7/8 miles more or less to the point of commencement.

Vogt Township:

COMMENCING at the southeast angle of the said township;

THENCE westerly along the south boundary thereof 3 and 7/8 miles more or less to the eastern shore of a small bay of Lake Timagami immediately north of Stinton Lake;

THENCE in a general northerly direction following the said shore and continuing along the eastern shore of the southwest arm of Lake Timagami to the portage across the southern end of the McLean Peninsula;

THENCE easterly across the said portage to the western shore of the south arm of Lake Timagami;

THENCE southerly and easterly following the shore of Lake Timagami in all its windings to the east boundary of the said township;

THENCE northerly thereon to the north shore of Outlet Bay of Lake Timagami;

THENCE in a general northwesterly direction following the shore of the said lake in all its windings to the north boundary of the said township;

THENCE easterly thereon 2 miles and 16 chains more or less to the northeast angle of the said township;

THENCE southerly along the east boundary thereof 6 miles and 21 chains more or less to the point of commencement.

THIS AGREEMENT made this 25th day of May, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART

—and—

WILLIAM MILNE & SONS, LIMITED, hereinafter referred to as the "Company",

OF THE SECOND PART

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, 1943 the right to cut and remove the timber specified in Clause (2) of this Agreement on the lands described in Schedule "A" attached hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rate for timber cut:

Red and White Pine Sawlogs—$9.50 per M.B.M., inclusive of brush-burning charges.

The above rate is inclusive of Crown dues.

3. For the purpose of calculating ground rent and fire protection charges, the area described in Schedule "A" hereto shall be deemed to comprise 60 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 60 square miles, commencing from the First day of April, 1943. Interest at the rate of Six per cent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The Company, upon the execution of this Agreement, shall deposit with the Crown in the Department of Lands and Forests bonds approved by the Minister in the sum of Twenty Thousand Dollars ($20,000.00) to be held by the Crown for the due performance by the Company of its obligations hereunder.

6. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office at North Bay, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

7. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default, if in the opinion of the Minister the cause of such default justifies the waiving of such right.

8. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above-described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. The Company shall operate in accordance with good forestry practice, and within three years from the date hereof shall file in the Department of Lands and Forests a working plan prepared by the said Company providing a general scheme for the operation of the said limit.

10. Proper sworn returns of the quantity of Timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year, interest shall be charged at the rate of Six per cent per annum, calculated from the First day of October in the same year.

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

12. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

13. No refuse, sawdust, chemicals or matter of any other kind shall be placed in or deposited in any river, stream or other waters which shall be or may be injurious to Game and Fish life.

14. This Agreement shall be subject to the Forest Fire Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and orders made thereunder concerning Forest Fires Prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

15. This Agreement shall be subject to all Acts of Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the

same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

16. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvements Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

17. The Company covenants and agrees to employ Canadian labour and co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

18. The Company covenants and agrees that it will manufacture all log timber cut on the area above described into lumber, ties, or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

19. It is understood and agreed that no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister.

20. If, upon the termination of the said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

22. Within three years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

23. The Company shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Lake Timagami and Gull Lake, and no warehouse or other buildings may be erected without the written approval of the Minister.

24. The Company shall not clear for skidways or rollways any land along the shores of Lake Timagami or Gull Lake, nor shall booming or towing operations be carried on by the said Company on the said lakes during the months of July and August in each year of the currency of this Agreement.

25. Before commencing operations in each year during the currency of this Agreement, the Company shall on or before the First day of August in each

year submit to the Department a map showing the location of the operation proposed for the next following operating season.

26. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of four million feet (4,000,000 ft.) B.M., mill scale.

27. Should the Company establish any community for the purpose of utilizing the timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation, at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

28. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

29. The Company hereby covenants and agrees to observe, perform and keep all covenants, provisions, agreements and conditions on its part herein contained.

30. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario.

31. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED in the presence of: "F. A. MacDOUGALL"	(SEAL) "N. O. HIPEL" MINISTER OF LANDS AND FORESTS FOR THE PROVINCE OF ONTARIO. WILLIAM MILNE & SONS, LIMITED By:
"J. H. STANFORD"	"W. H. MILNE" *President.*
"J. H. STANFORD"	And: "D. W. MILNE" *Secretary-Treasurer.* (SEAL)

This is Schedule "A" referred to in the Agreement between His Majesty the King and William Milne and Sons, Limited dated this 25th day of May, A.D. 1943.

ALL AND SINGULAR that certain territory situate in the Township of Belfast, Joan, Scholes, Phyllis, Clement, Vogt, Yates and Law, in the Timagami Provincial Forest, District of Nipissing, containing a total area of 77 square miles be the same more or less and which may be more particularly described as follows:

Belfast Township:

All that part of the said township lying east of a line drawn north astronomically from the 3-mile post on the south boundary thereof and south of Obabika Inlet of Lake Timagami;

Joan Township:

All that part of the said township lying west of the western shore of Lake Timagami.

Scholes Township:

All that part of the said township lying east of a line drawn north astronomically from the 3-mile post on the south boundary thereof.

Phyllis Township:

All that part of the said township lying west of the western shore of Lake Timagami;

Clement and Vogt Townships:

COMMENCING at the 3-mile post on the north boundary of Clement Township;

THENCE south astronomically 3 miles;

THENCE east astronomically to the west shore of the southwest arm of Lake Timagami;

THENCE in a general northerly direction following the said shore to the north boundary of Vogt Township;

THENCE westerly thereon and continuing along the north boundary of Clement Township to the point of commencement.

Yates Township:

All that part of the said township lying north of a line drawn parallel to the south boundary of the said township and distant 3 miles measured north astronomically therefrom.

Law Township:

All that part of the said township lying north of the northern shore of Wasaksina Lake and west of the western shore of the northern arm of the said lake.

THIS AGREEMENT dated the First day of June, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

—and—

STURGEON LAKE TIMBER COMPANY, LIMITED, of Port Arthur in the District of Thunder Bay, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has applied to the Crown for permission to cut timber on an area in the vicinity of Sturgeon Lake, hereafter more particularly described;

AND WHEREAS the Company has represented that it proposes to make the necessary expenditures in arranging facilities whereby the timber on the said area, which has hitherto remained untouched, may be landed for rail-haul to the Lake Head;

AND WHEREAS the Company has represented that it will require 100 men yearly in its operations in the vicinity;

AND WHEREAS it is deemed expedient and in the public interest to grant to the Company the right to cut timber on the said area upon the terms and conditions hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years commencing on the First day of April, A.D. 1943 the right to cut and remove the kinds and classes of timber specified in Clause I hereof on an area situate partly in the District of Kenora and partly in the District of Thunder Bay, as more particularly described in Schedule "A" hereto:

1. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

(a) For timber cut and supplied for domestic use:

Spruce pulpwood—$1.40 per cord, inclusive of Crown dues.

Balsam pulpwood— .70 per cord, inclusive of Crown dues.

Other pulpwood— .40 per cord, inclusive of Crown dues.

Sawlog or other timber to be cut as directed by the Minister and at such prices as the Minister may from time to time determine.

(b) For timber cut and exported under the terms of this Agreement:-

Spruce pulpwood—$1.45 per cord, inclusive of Crown dues.

Balsam pulpwood— .70 per cord, inclusive of Crown dues.

Other pulpwood— .40 per cord, inclusive of Crown dues, and in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

2. The Company shall cut a minimum of 10,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 50,000 cords of Spruce pulpwood in any such season. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Company shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood.

3. Within three (3) years from the date of this Agreement the Company shall file with the Department a plan which shall be satisfactory to the Minister

for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with The Pulpwood Conservation Act.

4. Sixty (60) days before commencing operations in any season, the Company shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

5. Within three (3) years from the date hereof the Company undertakes to study drum-barking peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

6. Before commencing operations in any year the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of twenty per cent (20%) of the value of the timber proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

7. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the area described in Schedule "A" hereto as the Minister may require, and shall pay an annual charge for fire protection of $6.40 per square mile upon 81 square miles. In addition the Company shall pay an annual ground rental charge of $5.00 per square mile upon 81 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the First day of April, A.D. 1943.

8. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

9. The Minister may direct the Company to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Company to produce such additional quantity of pulpwood.

10. The Company covenants and agrees that it will not supply, either direct or indirect, any of the timber cut under the terms hereof for the manufacture of newsprint outside the Dominion of Canada.

11. The Crown agrees that, if pulpwood exportation privileges are generally withdrawn or restricted, the Company shall be permitted to export the balance, if any, of the pulpwood cut by it on the said area prior to such withdrawal or restriction.

12. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

13. Proper sworn return of the quantity of timber cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and

payment therefore shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

14. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

15. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

16. This Agreement shall be subject to the Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other statutes and amendments thereto, and all Regulations and Orders made thereunder concern forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

17. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

18. The Company is granted under this Agreement no right to the soil of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

19. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

20. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

21. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

22. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario declare the rights of the Company hereunder forfeited, and declare the cash deposit and other securities herein forfeited to the Crown, and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

23. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

24. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

25. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

26. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

27. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

28. If, upon the termination of the said period of ten (10) years, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of ten (10) years of its right to cut timber on the area described in Schedule "A" hereto at such prices and upon such terms and conditions as may then be fixed by the Minister.

29. In addition to the prepayment of twenty per cent (20%) of the annual Crown charges required by Paragraph number 6 hereof, the Company shall deposit with the Crown the sum of Five Thousand Dollars ($5,000.00)

of lawful money of Canada, or bonds of the Dominion of Canada or of the Province of Ontario having a face value of Five Thousand Dollars ($5,000.00), which sum or bonds shall be held during the currency of this Agreement or of any renewal thereof as security for the due performance by the Company of its obligations hereunder. In the event of the Company making default under the terms of this Agreement, and if the default complained of has not been made good by the Company, the Minister may declare forfeited the said deposit, and thereupon the said deposit shall be forfeited and become the absolute property of the Crown.

30. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

31. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions agreements and conditions on its part herein contained.

32. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be as defined by the Crown Timber Regulations.

33. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:

"F. A. MacDOUGALL"

"JOHN R. STYFFE"

"HOBART H. STYFFE"

(SEAL)
"N. O. HIPEL"

MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

STURGEON LAKE TIMBER COMPANY,
LIMITED.
(SEAL)
By:
"STANTON W. MEAD"
President
And:
"HENRY S. MOSHER"
Secretary-Treasurer.

This is Schedule "A" to the Agreement between the Crown and Sturgeon Lake Timber Company, Limited, dated the 1st day of June, A.D. 1943.

ALL AND SINGULAR that certain territory in the Districts of Thunder Bay and Kenora, in the Province of Ontario, and lying northeast of the Grand Trunk Pacific Railway Block No. 7, containing an area of 81 square miles more or less, and which may be more particularly described as follows:

COMMENCING at a point in the southeastern shore of Sturgeon Lake where it is intersected by the north boundary of said Block No. 7;

THENCE east astronomically along the said boundary 4 miles and 22.65 chains to the northeast angle of the said Block No. 7;

THENCE south astronomically along the east boundary of the said Block, 5 miles and 54.74 chains to the intersection with the northern shore of Bell Lake;

THENCE in a general easterly direction following the said shore to the easterly extremity of Bell Lake;

THENCE northeasterly in a straight line 8 miles more or less to a point on the base line surveyed by Phillips & Benner, Ontario Land Surveyors, in the year 1931, where the same is intersected by a surveyed meridian line approximately 12 miles distant easterly from the line between the Districts of Kenora and Thunder Bay;

THENCE north astronomically along said meridian line 7 miles and 67.24 chains to the intersection with the shore of Sturgeon Lake;

THENCE in a general southwesterly direction following the southeastern shore of the said Lake to the point of commencement.

THIS AGREEMENT, made this 8th day of June, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

—and—

THE BEAVER WOOD FIBRE COMPANY, LIMITED, of the Town of Thorold in the County of Welland, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has been cutting and removing certain timber on the area described in Schedule "A" hereto under an Agreement between the Crown and John Alfred McAndrew dated the 14th day of October, A.D. 1916, which Agreement has been assigned to the Company and such assignment has been approved by the Crown;

AND WHEREAS the rights under the said Agreement have by Order-in-Council dated the 23rd day of November, 1937, been extended to the 14th day of October, 1958;

AND WHEREAS the Company has been operating under Timber Licenses numbered 128, 129, 130 and 131 in the areas described in Schedules "B", "C", "D" and "E" hereto;

AND WHEREAS the Company has applied to the Crown to have the hereinbefore referred to Agreement of the 14th day of October, A.D. 1916, and the hereinbefore referred to Timber Licenses made into the herein contained Timber Concession Agreement, upon the terms and conditions hereinafter set out;

AND WHEREAS the Crown has consented to the application of the Company in this regard;

NOW THEREFORE THIS INDENTURE WITNESSETH, and it is agreed by and between the Company as follows, that is to say:

1. From and after the execution by the Crown and the Company of these presents, the hereinbefore recited Agreement of the 14th day of October, A.D. 1916 and the hereinbefore recited Timber Licenses numbered 128, 129, 130 and 131 shall be null and void, and this Agreement shall govern the cutting rights and the expiry thereof, and the rates, upon the areas set out in Schedules "A", "B", "C", "D" and "E" hereto.

2. The Crown, with the approval of the Lieutenant-Governor in Council doth grant to the Company until the 31st day of March, 1958, and commencing on the 1st day of April, 1943 the right to cut and remove the kinds and classes of timber set out in Clause 3 hereof on the areas described in Schedules "A", "B", "C", "D" and "E" hereto.

3. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

Spruce pulpwood—$1.60 per cord, inclusive of Crown dues.
Balsam pulpwood— .75 per cord, inclusive of Crown dues.
Poplar and other pulpwood— .50 per cord, inclusive of Crown dues.
Sawlog timber—at such prices and in such quantities as the Minister may from time to time determine, and such other rates as may from time to time be fixed by the Lieutenant-Governor in Council.

4. The Company shall pay annually in advance ground rent of $360.00 per annum, and an annual charge for fire protection of $6.40 per square mile upon an area of 240 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the First day of April, A.D. 1943 and interest at the rate of 6% per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

5. The Company upon the execution of this Agreement shall deposit with the Crown a bond executed by the Company in the sum of One Hundred Thousand Dollars ($100,000.00), to be held by the Crown for the due performance of the obligations of the Company hereunder.

6. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

7. The Company shall have the right to cut and remove the timber only on the areas described in Schedules "A", "B", "C", "D" and "E" hereto, and shall not have any right to the soil or uses thereof except so far as may be necessary for cutting and removing the timber, subject to such terms, conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor in Council, and to any Statute having reference thereto.

8. The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, or which may hereafter be placed under such license or permit for the cutting of white and red pine during the time such license or permit is in force, or until after the white and red pine timber has been cut therefrom, nor shall any timber be cut on or in the immediate proximity of territory covered with green merchantable red and white pine available for lumbering purposes or which may be considered by the Government to be pine-bearing lands.

9. The Company shall cut in each and every year during the currency of this Agreement a minimum of 10,000 cords of pulpwood per annum, provided that part of such minimum may be acquired by purchase of pulpwood from settlers in the areas adjacent to the areas described in Schedules "A", "B", "C", "D" and "E" hereto.

10. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

11. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of 6% per annum.

12. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

13. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

14. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

15. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, and Regulations made thereunder.

16. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations

thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto and all Regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

17. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

18. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

19. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Thorold, Ontario, declare the rights of the Company hereunder forfeited. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Conpany, shall not be deemed to be a default on the part of the Company.

20. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

21. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

22. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

23. Within three years from the date of this Agreement the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Pulpwood Conservation Act.

24. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such

community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

25. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

26. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

27. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

28. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered
in the presence of:

"F. A. MacDOUGALL"

Witness:

"B. B. KOST"

"MILDRED L. MAHON"

"N. O. HIPEL" (seal)

Minister of Lands and Forests for
the Province of Ontario.
The Beaver Wood Fibre Company,
Limited.
By:
"SYMES C. MARSHALL" (seal)
Vice-President.
And:
"ARTHUR O. GRAVES"
Secretary

SCHEDULES TO AGREEMENT BETWEEN THE CROWN AND THE BEAVER WOOD FIBRE COMPANY, LIMITED dated the 8th day of June, A.D. 1943.

SCHEDULE "A"—*Concession Area;*

More particularly described as follows:

All unpatented lands in the Townships of Reaume, Mann, St. John, Aurora and part of Hanna, District of Cochrane, containing approximately 163 square miles, more or less.

SCHEDULE "B" Crown Timber License No. 128, season 1934-35, Renewal Certificate Number 478, season 1941-42, described as follows:

Ottaway and Duff Townships (excepting N.1/2s Lots 3 and 4, Concession 3, and Lots 4, Concessions 4 and 5) containing approximately 70 square miles, more or less.

SCHEDULE "C" Crown Timber License No. 129, season 1934-35, Renewal Certificate number 479, season 1941-42, described as follows:

Part Ottaway Township—N.1/2s Lots 3 and 4, Concession 3, and Lots 4, Concessions 4 and 5, containing approximately 1½ square miles, more or less.

SCHEDULE "D" Crown Timber License No. 130, season 1934-35, Renewal Certificate number 480, season 1941-42, described as follows:

Part Haggart Township—Block 1; Lots 11 to 13, inclusive, Concessions 7 and 8, and parts of Lots 11 and 12, South of Railway Concession 9—containing approximately 1½ square miles, more or less.

SCHEDULE "E" Crown Timber License No. 131, season 1934-35, Renewal Certificate Number 481, season 1941-42, described as follows:

Haggart Township, Part Block 2; Lots 7 to 12 inclusive, Concession 5 and 6, and Lots 7 to 10, inclusive, Concession 7, containing approximately 3¾ square miles, more or less.

THIS AGREEMENT made this Eighth day of June, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

—and—

CANADIAN SPLINT & LUMBER COMPANY, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS Canadian Splint & Lumber Company, Limited has for many years carried on the manufacture of match splints and other products at Pembroke, Ontario, and, in order to take care of the increased demands for its products, has recently acquired the plant of the Northern Ontario Power Company, Limited at Haileybury, Ontario, which the Company intends to equip forthwith and operate in addition to their plant at Pembroke, Ontario:

AND WHEREAS the Company requires a supply of raw material in order to operate its proposed industry at Haileybury, Ontario, and has applied to the Crown for permission to cut Poplar timber in an area in the District of Temiskaming;

AND WHEREAS the Crown deems it advisable and in the public interest to enter into these presents;

NOW THEREFORE THIS AGREEMENT WITNESSETH:

1. That the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Company for a period of twenty-one (21) years from

the First day of April, A.D. 1943 the right to cut Poplar timber in the area described in Schedule "A" attached hereto, subject to the terms and conditions hereof:

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for such timber:

Poplar Sawlogs— $4.50 per M.B.M., Doyle Scale, inclusive of Crown dues.
Poplar Pulpwood— .50 per cord, inclusive of Crown dues.

3. Where other species of timber are encountered in the course of operations, and the Minister deems it advisable, the same shall be cut by the Company or such other operator as the Minister may direct and shall be paid for at such rates as the Minister may impose.

4. As security for the due performance by the Company of its obligations hereunder, the Company shall deposit with the Crown the sum of Ten Thousand Dollars ($10,000.00) in cash or, with the approval of the Minister, the equivalent amount in face value bonds of the Province of Ontario.

In addition to the foregoing deposit, the Company shall file in the Department of Lands and Forests its corporate bond to the Crown in the penal amount of Fifty Thousand Dollars ($50,000.00) as further security for the performance of its obligations hereunder.

5 The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit, and in particular—but not so as in any way to limit the generality of the foregoing—it is hereby specially stipulated and agreed as follows:

(a) The Crown reserves and excepts from the lands above described the right of way of any and all railway or travelled roads, islands, Indian reserves, and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister entitles or will entitle the applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the aforesaid area for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable;

(b) All water powers and privileges on the said areas or territory are reserved to the Crown;

(c) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown without the special permission in writing of the Minister.

(d) Notwithstanding the contract between the Crown and Hill-Clarke-Francis, Limited with respect to the area in McElroy Township, the Company shall have the right to cut Poplar sawlogs and Poplar pulpwood in the said area.

6. The Company shall operate in accordance with good forestry practice, and within three years from the date hereof shall file in the Department of Lands and Forests a plan for the operation and management of the area granted to the end that the area will be kept productive.

7. The Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on the above-described area, for which purposes the said area shall be deemed to contain 121 square miles. Payment for the year commencing the First day of April, A.D. 1943 shall be made forthwith after the execution of these presents. Interest at the rate of 6% per annum shall be charged on ground rent and fire protection charges which remain unpaid after 30 days from the due date.

8. Proper sworn returns of the quantities of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment for the timber shall be made in accordance with the Crown Timber Regulations, and the Crown shall have the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

9. All officers of the Crown, including scalers, scalers' assistants, and check-scalers, who are designated to work on the operation of the Company shall be provided with accommodation and board to the satisfaction of the Minister and at the expense of the Company.

10. The area in Schedule "A" shall be utilized to provide at least sixty per cent (60%) of the annual requirements of the Company. All merchantable Poplar timber shall be utilized for sawlogs down to a 7" top, and the balance of any Poplar tree of merchantable quality shall be cut, returned and paid for on a cordage basis.

11. It is distinctly understood that the Crown does not guarantee any quantity of wood on the area hereby granted to the Company.

12. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the area hereby granted to the Company at any time. If such inpection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rates as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the said area, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

13. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

14. All slash made by the Company about camps, dumps, along tote roads, railways, or any other areas, which constitutes a fire menace, shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

15. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' timber suitable for splint wood. All bona fide accounts due for settlers' timber purchased by the Company shall constitute a first claim against the Company.

16. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

17. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the said area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said area and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

18. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

19. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office, at Pembroke, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default, if, in the opinion of the Minister, the cause of such default justifies the waiving of such rights, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no default had occurred.

20. No operations for pulpwood timber other than those conducted by the Company or its approved agents or jobbers shall be permitted on the said area without the consent in writing of the Minister and upon such terms and conditions as he may impose.

21. If, upon termination of said period of twenty-one (21) years, the Company shall have fully performed the obligations imposed upon it, as herein set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of twenty-one (21) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

22. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by three arbitrators under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109, and the award of such arbitrators shall be final and binding.

23. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein acontained.

24. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

25. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

26. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall mean the period commencing the First day of April and ending the Thirty-first day of March next following.

27. The Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED in the presence of:	(SEAL) "N. O. HIPEL" MINISTER OF LANDS AND FORESTS FOR THE PROVINCE OF ONTARIO.
"F. A. MacDOUGALL"	CANADIAN SPLINT & LUMBER CORPORATION, LIMITED. By: "H. HART" *Vice President and Treasurer.*
"H. J. KENNING"	And: "E. M. DISCHER" *Assistant Treasurer.* (SEAL)

THIS IS SCHEDULE "A" REFERRED TO IN THE AGREEMENT BETWEEN THE CROWN AND CANADIAN SPLINT AND LUMBER CORPORATION, LIMITED, dated this 8th day of June, 1943.

ALL AND SINGULAR that certain territory in the District of Temiskaming, Province of Ontario, which is composed of the Township of McElroy and part of the Townships of Boston, Hearst, Skead, Rattray, Bayly and Mulligan, and which may be more particularly described as follows:

Boston Township:

BEING COMPOSED of all that part of the Township of Boston lying south of a line drawn west astronomically from the 5-mile post on the east boundary of the said Township.

SAVE AND EXCEPTING;

Firstly: That part of the Township of Boston lying southwest of the northeastern limit of the right-of-way of the Temiskaming and Northern Ontario Railway.

Secondly: That part of the Township of Boston included within the limits of Dane Townsite.

McElroy Township:

BEING COMPOSED of the whole of the Township of McElroy.

Hearst Township:

BEING COMPOSED of all that part of the Township of Hearst which may be more particularly described as follows:

COMMENCING at the southwest angle of the said township;

THENCE east along the south boundary thereof a distance of 5 miles to the 5-mile post;

THENCE north astronomically 2 and ½ miles;

THENCE west astronomically 1 and ½ miles more or less to the intersection with the eastern shore of a bay of Larder Lake;

THENCE in a general westerly and northerly direction following the eastern, southern and western shores of the said bay of Larder Lake to the southwestern angle of surveyed mining claim L.30693;

THENCE west astronomically 40 chains;

THENCE north astronomically 1 and ½ miles more or less to the south boundary of surveyed mining claim L.29718;

THENCE westerly following the southern boundaries of surveyed mining claims L.29718 and L. 29744 to the southwest angle of the last mentioned claim;

THENCE northerly along the western boundary of said mining claim L. 29744 to the northwest angle thereof;

THENCE easterly along the northern boundary of said mining claim L. 29744 to the northeast angle thereof;

THENCE northerly along the eastern boundary of surveyed mining claim L. 8110 to the intersection with the southern shore of a bay of Larder Lake;

THENCE in a westerly and northerly direction following the southern and western shores of the said bay of Larder Lake to the intersection with the southern boundary of the Municipality of the Town of Larder Lake;

THENCE westerly and northerly following the boundaries of the said Municipality to the intersection with the north boundary of the Township of Hearst;

THENCE westerly along the last mentioned boundary 6/8ths of a mile more or less to the northwest angle of the said township;

THENCE south along the west boundary of the said township 6 miles more or less to the point of commencement.

Skead Township:

BEING COMPOSED of part of the Township of Skead and being the whole of the said Township.

SAVE AND EXCEPTING;

Firstly: That part of the said Township lying Southeast of the eastern shore of Skead and Kearney Lakes and south of the line between Concessions 2 and 3.

Secondly: The N. ½ of Lot 1 and the W. ½ of the N. ½ of Lot 2 in the 3rd Concession and that part of Lot 1 in the 4th Concession lying south of Benson Lake.

Bayly Township:

BEING COMPOSED of all that part of the Township of Bayly lying west of the western shore of Larder River and west of the line between Lots 7 and 8 in Concessions 1 and 2 and that part of the said line in Concession 3 lying south of Larder River.

SAVE AND EXCEPTING;

Firstly: The S. ½ and the N. W. ¼ of Lot 1, Concession 1.

Secondly: The S. ½ of Lot 2, Concession 1.

Thirdly: The south part of Lot 5, Concession 1 described as being all that part of the said lot lying south of a line drawn east astronomically from a point in the west boundary of the said lot distant 27 chains measured northern thereon from the southwest angle of the said lot.

Rattray Township:

BEING COMPOSED of all that part of the Township of Rattray which lies west of a line drawn north astronomically from a point in the south boundary of the said township distant 3 and ½ miles measured easterly thereon from the southwest angle of the said township.

SAVE AND EXCEPTING;

THAT portion of the said township described as follows:

COMMENCING at the southwest angle of the said township;

THENCE northerly along the west boundary thereof a distance of 2 miles;

THENCE east astronomically a distance of 1 mile;

THENCE south astronomically a distance of 2 miles to the south boundary of the said township;

THENCE westerly along the said south boundary 1 mile more or less to the point of commencement.

Mulligan Township:

BEING COMPOSED of part of the Township of Mulligan described as follows:

COMMENCING at a point in the north boundary of the said township distant 1 mile measured easterly thereon from the northwest angle of the said township;

THENCE south astronomically a distance of 1 mile;

THENCE east astronomically a distance of 1 mile;

THENCE north astronomically a distance of 1 mile more or less to the north boundary of the said township;

THENCE westerly thereon 1 mile more or less to the point of commencement.

THIS AGREEMENT, dated this Tenth day of June, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE FIRST PART

—and—

NIPIGON LAKE TIMBER COMPANY, LIMITED, of the City of Port Arthur in the District of Thunder Bay, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has carried on timber operations in the District of Thunder Bay for the past several years, and has applied to the Crown for permission to cut timber on an area in the vicinity of Sturgeon Lake, hereinafter more particularly described;

AND WHEREAS the Company has represented that it proposes to make necessary expenditures of $50,000.00 in arranging facilities whereby the timber on the said area, which has hitherto remained untouched, may be landed for rail-haul to the Lake Head;

AND WHEREAS the Company has represented that it will require 100 men yearly in its operations in the vicinity;

AND WHEREAS it is deemed expedient and in the public interest to grant to the Company the right to cut timber on the said area upon the terms and conditions hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years commencing on the First day of April, A.D. 1942 the right to cut and remove the kinds and classes of timber specified in Clause 1 of this Agreement on an area situate partly in the District of Kenora and partly in the District of Thunder Bay, as more particularly described in Schedule "A" hereto.

1. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

(a) For timber cut and supplied for domestic use:
Spruce pulpwood—$1.40 per cord, inclusive of Crown dues.
Balsam pulpwood— .70 per cord, inclusive of Crown dues.
Other pulpwood— .40 per cord, inclusive of Crown dues.
Sawlog or other timber to be cut as directed by the Minister and at such prices as the Minister may from time to time determine.

(b) For timber cut and exported under the terms of this Agreement:
Spruce pulpwood—$1.45 per cord, inclusive of Crown dues.
Balsam pulpwood— .70 per cord, inclusive of Crown dues.
Other pulpwood— .40 per cord, inclusive of Crown dues.
and in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

2. The Company shall cut a minimum of 10,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 50,000 cords of Spruce pulpwood in any such season. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Company shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood.

3. Within three (3) years from the date of this Agreement the Company shall file with the Department a plan which shall be satisfactory to the Minister for the operation and management of the area granted, to the end that the area will be kept productive, and in accordance with The Pulpwood Conservation Act.

4. Sixty (60) days before commencing operations in any season, the Company shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

5. Within three (3) years from the date hereof the Company undertakes to study drum-barking peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

6. Before commencing operations in any year the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of twenty per cent (20%) of the value of the timber proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions

of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

7. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the area described in Schedule "A" hereto as the Minister may require. For the purposes of calculating ground rent and fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 150 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 150 square miles, commencing the First day of April, A.D. 1942. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

8. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

9. The Minister may direct the Company to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Company to produce such additional quantity of pulpwood.

10. The Company covenants and agrees that it will not supply, either direct or indirect, any of the timber cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

11. The Crown agrees that, if pulpwood exportation privileges are generally withdrawn or restricted, the Company shall be permitted to export the balance, if any, of the pulpwood cut by it on the said area prior to such withdrawal or restriction.

12. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

13. Proper sworn return of the quantity of timber cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

14. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it has been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

15. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

16. All slash made about camps, dumps, along tote roads, railways, or any other areas which constitute a fire menace, shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

17. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constutite a first claim against the Company.

18. The Company is granted under this Agreement no right to the soil of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

19. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

20. The Crown grants to the Company the right to use the waters of all rivers, lakes, and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

21. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Acts or such other statutory enactments in that behalf as are now or may hereafter be in force.

22. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario, declare the rights of the Company hereunder forfeited, and here may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

23. The Minister shall have the right to waive all rights of forfeiture

arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

24. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

25. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

26. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

27. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

28. If, upon the termination of the said period of ten (10) years, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of ten (10) years of its right to cut timber on the area described in Schedule "A" hereto at such prices and upon such terms and conditions as may then be fixed by the Minister.

29. In addition to the prepayment of twenty per cent (20%) of the annual Crown charges required by Paragraph number 6 hereof, the Company shall deposit with the Crown the sum of Five Thousand Dollars ($5,000.00) of lawful money of Canada, or bonds of the Dominion of Canada or of the Province of Ontario having a face value of Five Thousand Dollars ($5,000.00), which sum or bonds shall be held during the currency of this Agreement or of any renewal thereof as security for the due performance by the Company of its obligations hereunder. In the event of the Company making default under the terms of this Agreement, and if the default complained of has not been made good by the Company, the Minister may declare forfeited the said deposit, and thereupon the said deposit shall be forfeited and become the absolute property of the Crown.

30. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

31. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

32. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be as defined by the Crown Timber Regulations.

33. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered
in the presence of:

"F. A. MacDOUGALL"

"B. HICKENBOTTOM"

"N. O. HIPEL" (seal)
Minister of Lands and Forests for the Province of Ontario.
Nipigon Lake Timber Company, Limited.
By:
"D. A. CLARK"
President.
And:
"C. W. TOMKIN"
Secretary-Treasurer.
(seal)

This is Schedule "A" to the Agreement made the 10th day of June, A.D. 1943 between His Majesty the King and Nipigon Lake Timber Company, Limited, being description of the area mentioned in the said Agreement.

ALL AND SINGULAR that certain territory situate in the Districts of Kenora and Thunder Bay containing an area of 217 square miles be the same more or less and which may be more particularly described as follows:

COMMENCING at a point in the eastern boundary of Block number 8 of the Grand Trunk Pacific Railway land grant where it is intersected by C.L.S. Niven's base line of 1897;

THENCE east astronomically along the said base line, 19½ miles more or less to the intersection with the western shore of Sturgeon Lake;

THENCE in a general southwesterly direction following the shore of Sturgeon Lake in all its windings to the southwestern extremity of the said lake;

THENCE south astronomically 6½ miles more or less to the intersection with the Canadian National Railways;

THENCE in a northwesterly direction following said railway 9 miles more or less to the intersection with the southern boundary of Block number 8 mentioned aforesaid;

THENCE east astronomically along the said southern boundary, 5 miles more or less to the southeastern angle of said Block number 8;

THENCE north astronomically following the eastern boundary of said Block number 8, 16 miles more or less to the point of commencement.

THIS AGREEMENT made this Sixteenth day of June, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART

—and—

STANDARD CHEMICAL COMPANY, LIMITED, hereinafter referred to as the "Company",

OF THE SECOND PART

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, 1943 the right to cut and remove the timber specified in Clause (2) of this Agreement on the lands described in Schedule "A" attached hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario on behalf of the Crown the following rates for timber cut:

Hardwoods	—$7.00 per M.B.M.
Hemlock	— 4.00 per M.B.M.
Pine	— 8.50 per M.B.M.
Spruce	— 7.00 per M.B.M.
Poplar	— 4.00 per M.B.M.
Spruce pulpwood	—$1.40 per cord.
Balsam pulpwood	— .70 per cord.
Other pulpwood	— .40 per cord.

The above rates are inclusive of Crown dues.

3. The Company shall pay annually in advance ground rent and fire protection charges at the rate of $11.40 per square mile on an area of 30 square miles, commencing from the First day of April, 1943. Interest at the rate of Six per cent per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The Deposit of the Company in the amount of Sixteen Thousand, five hundred Dollars ($16,500.00) for the due performance by the Company of its obligations under Agreements now in effect between the Crown and the Company for areas in the Townships of Paxton, Biggar and Bruton, shall be considered a deposit by the Company and be held by the Crown for the due performance by the Company of its obligations in this Agreement.

6. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon 60 days' notice in writing given to the Company at its Head Office at Toronto, Ontario, declare the rights of the Company hereunder forfeited and declare the Cash Deposit and other securities herein forfeited to the Crown. Provided,

however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in the whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, Acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

7. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default, if in the opinion of the Minister, the cause of such default justifies the waiving of such right.

8. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. Within three (3) years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

10. Proper sworn returns of the quantity of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of six percent (6%) per annum, calculated from the first day of October in the same year.

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

12. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

13. No refuse, sawdust, chemicals or matter of any other kind shall be placed in or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

14. This Agreement shall be subject to the Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and orders made thereunder concerning Forest Fires Prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

15. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

16. The Crown agrees to permit the Company to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O., 1937, Chap. 45, and Regulations made thereunder.

17. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

18. The Company covenants and agrees that it will manufacture all log timber cut on the area above described into lumber, ties, or other manufactured products, to the satisfaction of the Minister, in the Province of Ontario.

19. It is understood and agreed that no operations other than those conducted by the Company shall be permitted on the said area without the consent in writing of the Minister.

20. If, upon the termination of said period of ten (10) years, the Company shall have fully performed the obligations imposed upon it, as set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of ten (10) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

22. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 2,000,000 ft. B.M., mill scale.

23. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

24. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

25. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

26. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario.

27. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the Parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED in the presence of:	"N. O. HIPEL" (SEAL) MINISTER OF LANDS AND FORESTS FOR THE PROVINCE OF ONTARIO.
"F. A. MacDOUGALL"	STANDARD CHEMICAL COMPANY, LIMITED.
"EVELYN M. GLEESON"	By: "A. F. COOPER" *Vice-President.* And: "E. M. SEDGWICK" *Treasurer.* (SEAL)

This is Schedule "A" referred to in the Agreement between His Majesty the King and Standard Chemical Company, dated the 16th day of June, 1943.

ALL AND SINGULAR that certain territory in the Townships of Bruton and Clyde in the Provisional County of Haliburton containing a total area of 30 square miles more or less and which may be more particularly described as follows:

Bruton Township:

Firstly: All that part of the said township lying in Concessions 5, 6 and 7 which lies west of the York River and its expansions.

Secondly: All that part of the said township lying in Concessions 8 to 13 inclusive which lies west of the line between Lots 19 and 20.

Clyde Township:

All that part of the said township lying in Concessions 1 and 2 which lies west of the centre line of the allowance for road between Lots 15 and 16.

THIS AGREEMENT, dated the 27th day of September, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART

—and—

THE ESTATE OF FRANK H. SPENCE, late of the City of Fort William in the District of Thunder Bay, hereinafter called the "Operator",

OF THE SECOND PART

WHEREAS by an Order-in-Council dated the 12th day of May, 1942 the late Frank H. Spence was given permission to cut for export Jackpine pulpwood from an area South of the Township of O'Meara in the District of Thunder Bay, in accordance with the terms and conditions therein set out, and the operation thereby permitted has been carried out in a satisfactory manner;

AND WHEREAS prior to his death the said late Frank H. Spence applied for permission to cut on the areas hereinafter designated and represented that he proposed to make extensive expenditures whereby the pulpwood on the said area, which is remote from and of no immediate interest to domestic mills, would be transported and marketed, and that such expenditures could only be economically justified by an agreement in accordance with the terms and conditions hereinafter set forth;

AND WHEREAS the Crown agreed to enter into an Agreement with the said late Frank H. Spence, which Agreement was not executed prior to his death, and for the purpose of giving effect thereto these presents are now entered into.

AND WHEREAS it is deemed expedient and in the public interest, in order to bring into production an inactive area, to grant to the Operator the right to cut pulpwood on the said area upon the terms and conditions hereinafter set forth:

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval and consent of the Lieutenant-Governor in Council, doth grant to the Operator for a period of ten (10) years commencing on the First day of April, 1943 the right to cut and remove the kinds and classes of timber specified in Clause 1 hereof on an area situate in the District of Thunder Bay and being the annexed townships as follows:

(a) The entire township immediately south of the Township of O'Meara;

(b) The Westerly Half of the annexed township immediately South of the Township of Fornow;

(c) The Southeast Quarter of the Township of Klotz, and the Easterly Half of the annexed township immediately south of the Township of Klotz;

(d) All of the annexed township immediately south of the Township of Low.

1. The Operator shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

Jackpine pulpwood	—$ .40 per cord, inclusive of Crown dues.
Spruce pulpwood	— 1.50 per cord, inclusive of Crown dues.
Balsam pulpwood	— .70 per cord, inclusive of Crown dues.
Spruce log timber	— 7.00 per M.B.M., inclusive of Crown dues.
Jackpine log timber	— 6.50 per M.B.M., inclusive of Crown dues.
Other Sawlog timber	—at such prices as the Minister may from time to time determine; and in addition the Operator shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

During the currency of this Agreement or any renewal thereof the Operator shall have the use of the Water Course from Long Lac to Lake Superior for the purpose of driving the timber cut on the said area, and shall pay yearly to the Crown for such use the sum of forty cents (40c) per cord for Spruce and Balsam and twenty-five cents (25c) per cord for Jackpine, such rates to obtain for a period of five (5) years from the date of this Agreement, at which time the said rates shall be subject to revision by the Minister.

2. The Operator shall pay to Pulpwood Supply Company, Limited, pursuant to an Agreement between the Crown and Pulpwood Supply Company, Limited dated the 31st day of March, 1937, and amended by Agreement dated the 6th day of July, 1937, a pro rata share of the maintenance costs of the said Water Course properly applicable to logging operations or incidental to wood operations, as provided for in Clause 28, Subsection (e), of the above recited Agreement dated July 6th, 1937, which have been paid by the said Pulpwood Supply Company, Limited during the currency of the hereinbefore recited Agreements and this Agreement. Provided, that in case of any disagreement as to the proper amount payable by the Operator to the said Pulpwood Supply Company, Limited the same shall be referred to arbitration by a single arbitrator under The Arbitration Act, Chapter 109, R.S.O., 1937, and the award of such Arbitrator shall be final and binding.

3. The Operator shall cut a minimum of 10,000 cords of pulpwood in each operating season during the currency of this Agreement. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Operator shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood.

4. The Operator, upon the execution of this Agreement, shall deposit with the Crown the sum of Ten Thousand Dollars ($10,000.00) of lawful money of Canada, or such other security as the Minister may approve, to be held by the Crown for the due performance of its obligations hereunder.

5. Before commencing operations in any year the Operator shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the value of the timber proposed to be cut by the Operator during the next ensuing operating season. The balance of the amount owing by the Operator for timber cut during any operating season shall be paid on

or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

6. The Operator shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Operator, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with The Pulpwood Conservation Act.

7. The Operator shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Operator shall constitute a first claim against the Operator.

8. Sixty (60) days before commencing operations in any season, the Operator shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

9. For the purpose of calculating ground rent and fire protection charges the area shall be deemed to comprise 100 square miles, and the Operator shall pay an annual charge for fire protection of $6.40 per square mile and an annual ground rental charge of $5.00 per square mile upon 100 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the First day of April, 1943. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

10. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

11. The Minister may direct the Operator to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Operator to produce such additional quantity of pulpwood.

12. The Operator covenants and agrees that it will not supply, either direct or indirect, any of the pulpwood cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

13. The Crown agrees that, if pulpwood exportation privileges are generally withdrawn or restricted, the Operator shall be permitted to export the balance, if any, of the pulpwood cut by it on the said area prior to such withdrawal or restriction.

14. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Operator.

15. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Regulations under The

Crown Timber Act, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

16. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Operator at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

17. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed or deposited in any river, stream or other waters.

18. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Operator under this Agreement as fully and effectually as if they had been set forth herein.

19. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force, and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Operator and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

20. The Operator is granted under this Agreement no right to the soil or freehold of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

21. The Crown grants to the Operator the right to use the waters of all rivers, lakes and streams within the cutting area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O., 1937, and Regulations made thereunder.

22. The Operator covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Stand-

ards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

23. In the event of the Operator making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Operator, at Fort William, Ontario, declare the rights of the Operator hereunder forfeited, and declare the cash deposit and other securities herein forfeited to the Crown, and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Operator in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Operator, shall not be deemed to be a default on the part of the Operator.

24. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Operator's rights hereunder shall continue as though no such default had occurred.

25. Immediately upon the execution of these presents, the Operator shall have the right to commence the construction of logging roads and other improvements necessary to the proposed operations on the area hereby granted.

26. The Operator covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Operator, without the prior knowledge and the consent in writing of the Minister.

27. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Operator.

28. Should the Operator establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Operator. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Operator shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

29. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration by a single arbitrator under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109, and the award of such arbitrator shall be final and binding.

30. If, upon the termination of the said period of ten (10) years, the Operator shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of ten (10) years of its right to cut timber on the area described herein at such prices and upon such terms and conditions as may then be fixed by the Minister.

31. The Operator hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

32. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario, and "operating season" shall be as defined by the Regulations under The Crown Timber Act.

33. This Agreement shall be binding upon and enure to the benefit of the Operator and its assigns, but this Agreement and the rights of the Operator hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED in the presence of:	"W. G. THOMPSON" MINISTER OF LANDS AND FORESTS FOR THE PROVINCE OF ONTARIO.
"F. A. MacDOUGALL"	THE ESTATE OF FRANK H. SPENCE By: "VIOLET ETHEL SPENCE" *Executrix.* (SEAL)
"G. M. GRAHAM"	

THIS AGREEMENT dated the 15th day of October, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART

—and—

T. S. WOOLLINGS & COMPANY, LTD., of the Village of Connaught Station, in the Province of Ontario, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the area described in Schedule "A" attached hereto is under license to the Temiskaming and Northern Ontario Board of Railway Commissioners for rights to cut timber in accordance with the terms set out in the said License;

AND WHEREAS the Company by Order-in-Council dated June 24, 1938 was given cutting rights for pulpwood on the said area;

AND WHEREAS the Company has fulfilled all the conditions of the said Order-in-Council, and has requested an extension of the said cutting rights in accordance with the terms and conditions hereinafter set out;

AND WHEREAS it is deemed expedient and in the public interest to grant the Company the right to cut the timber hereinafter specified on the area described in Schedule "A" hereto upon the terms and conditions hereinafter set out.

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval and consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, 1943 the right to cut and remove the kinds and classes of timber specified in Clause 1 hereof on the area described in Schedule "A" hereto;

1. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

Spruce pulpwood	—$2.05 per cord.
Balsam pulpwood	— 1.35 per cord.

The above rates are inclusive of Crown dues and export levy.

The Company shall cut such other species of timber on the said area in such quantities and at such prices as the Minister may from time to time direct and determine.

2. The Company shall cut a minimum of 15,000 cords of pulpwood during a period ending the 31st day of December, 1946, and, subject to a renewal of the export privileges herein provided, for the balance of the term of this Agreement or any part thereof, shall cut during the period of such extension or extensions an aggregate amount or aggregate amounts which shall be equal to the total of 5,000 cords per annum in each operating season for the term of such extension or extensions. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Company shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood. If, after the 31st day of December, 1946, export of pulpwood shall not be permitted, this Agreement shall, at the option of the parties hereto, be terminated upon six (6) months' notice in writing by either party to the other.

3. All rough Spruce pulpwood and Balsam pulpwood will be rossed at the Company's plant at Connaught Station before export thereof, and all such exported pulpwood shall be shipped to the Armstrong Forest Company of Johnsonburg, Pennsylvania, U.S.A., for the manufacture of magazine paper exclusively.

4. During the period from the date hereof to the 31st day of December, 1946 the Company shall acquire in the Province of Ontario, by purchase or production, 30,000 cords of Poplar pulpwood, which shall be exported to the Armstrong Forest Company of Johnsonburg, Pennsylvania, U.S.A.

5. The Company, upon the execution of this Agreement, shall deposit with the Crown the sum of Five Thousand Dollars ($5,000.00) of lawful money of Canada, or such other security as the Minister may approve, to be held by the Crown for the due performance of its obligations hereunder.

6. For the purpose of calculating ground rent charges the area shall be deemed to comprise sixty (60) square miles, and the Company shall pay an

annual ground rent charge of $5.00 per square mile upon sixty (60), square miles. Charges for ground rent shall be levied in respect of the year commencing the First day of April, 1943. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

7. The Company shall operate in accordance with good Forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with The Pulpwood Conservation Act.

8. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

9. Sixty (60) days before commencing operations in any season, the Company shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

10. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

11. The Minister may direct the Company to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Company to produce such additional quantity of pulpwood.

12. The Company covenants and agrees that it will not supply, either direct or indirect, any of the pulpwood cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

13. The Crown agrees that, if pulpwood exportation privileges are generally withdrawn or restricted, the Company shall be permitted to export the balance, if any, of the pulpwood cut by it on the said area prior to such withdrawal or restriction.

14. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

15. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Regulations under The Crown Timber Act, and payment therefore shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

16. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are

carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

17. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed or deposited in any river, stream or other waters.

18. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

19. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force, and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations as if they had been set forth herein.

20. The Company is granted under this Agreement no right to the soil or freehold of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

21. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O., 1937, and Regulations made thereunder.

22. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

23. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Connaught Station, Ontario, declare the rights of the Company hereunder forfeited, and declare the cash deposit and other securities herein forfeited to the Crown, and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance

or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

24. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

25. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to the proposed operations on the area hereby granted.

26. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

27. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

28. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

29. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

30. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

31. In this Agreement "Minister" shall mean the Minister of Lands and Forests, for the time being, of the Province of Ontario, and "operating season" shall be as defined by the Regulations under The Crown Timber Act.

32. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered in the presence of:	
"F. J. SULLIVAN"	"W. G. THOMPSON" (seal) Minister of Lands and Forests for the Province of Ontario.
	T. S. Woollings & Company, Ltd. By:
"W. M. QIELLS"	"VINSON M. STOUCK" *President.*
	And:
"A. A. SMITH"	"NORMAN A. WYEN" *Secretary.*

This is Schedule "A" referred to in the Agreement between His Majesty the King and T. S. WOOLLINGS & COMPANY, LTD., dated this 15th day of October, A.D. 1943.

Firstly: ALL AND SINGULAR that certain territory situate in the District of Cochrane and being the Township of Thomas and the west-half of the Township of Sheraton.

Secondly: ALL AND SINGULAR that certain territory situate in the District of Temiskaming and being the Township of Blacklock, the east-half of the Township of Langmuir, and the west-half of the Township of Timmins.

THIS AGREEMENT made this Sixth day of March, A.D., 1944,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART

—and—

MARATHON PAPER MILLS OF CANADA LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS by an Indenture dated the 31st day of March, A.D., 1937, as amended and extended by an Indenture dated the 4th day of August, A.D., 1937, and supplemented by an Indenture dated the 24th day of November, A.D., 1942, and further supplemented by an Indenture dated the 15th day of July, 1943, made between the Crown and General Timber Company, Limited, the said General Timber Company, Limited was granted the right to cut the timber in and upon an area in the District of Thunder Bay therein more particularly described;

AND WHEREAS pursuant to the provisions of the said Agreements General Timber Company, Limited was obliged to commence the erection of a pulp mill, and the period for performance was extended by direction of the then Minister on the 1st day of October, 1940, so that it was not required to commence the erection of the said mill until the Fall of 1942;

AND WHEREAS the General Timber Company, Limited, due to war conditions and its inability to obtain the necessary materials and equipment, requested the Crown to postpone the period of performance in which to erect the said mill, and the Crown agreed upon the terms and conditions hereinafter set forth;

AND WHEREAS General Timber Company, Limited was not in default in the performance of the obligations imposed upon it by the provisions of the aforesaid indentures;

AND WHEREAS at the time it becomes possible to proceed with the construction of the said pulp mill, the Company proposes to erect a mill with a capacity of two hundred (200) tons a day and desires to obtain an adequate supply of timber sufficient for the enlarged mill and to enable it to continue to export pulpwood to its parent Company, Marathon Paper Mills Company of Rothschild, Wisconsin, U.S.A.;

AND WHEREAS by Agreement dated the 11th day of August, 1937, made between the Crown and Soo Pulp Products, Limited, said Soo Pulp Products, Limited was granted cutting rights over an area known as the Nagagami Pulp Concession, in the District of Algoma in the Province of Ontario, the said area lying to the north and east of the Pic River Concession;

AND WHEREAS said Soo Pulp Products, Limited was in default under the terms of its aforesaid Agreement with the Crown, and the Crown was willing that General Timber Company, Limited should increase the capacity of its mill for the purpose of utilizing the Pic River Concession and the Nagagami Pulp Concession in lieu of the mill respecting which Soo Pulp Products, Limited is in default;

AND WHEREAS Ripco Timber Company, Limited, a wholly-owned subsidiary of the Rhinelander Paper Company, Rhinelander, Wisconsin, U.S.A., desires to export pulpwood to its parent Company and had financially assisted General Timber Company, Limited in acquiring Soo Pulp Products, Limited, thus increasing the supply of merchantable timber for General Timber Company, Limited, including timber available for export.

AND WHEREAS General Timber Company, Limited has purchased all of the capital stock and the entire assets and undertaking of Soo Pulp Products, Limited;

And Whereas General Timber Company, Limited has carried on timber operations on certain parts of the areas set out in the said Agreements, and the Department of Lands and Forests has been in receipt of revenue paid by the said General Timber Company, Limited for various charges by way of ground rent, fire protection, timber dues, bonus and export levy in the annual sum of about $145,000.00, and General Timber Company, Limited owes no monies to the Crown;

AND WHEREAS Marathon Paper Mills of Canada, Limited is a wholly-owned subsidiary of the aforesaid Marathon Paper Mills Company and is the successor of General Timber Company, Limited, and it is deemed advisable, in order to ensure timber supplies adequate for its requirements, to enter into this Agreement;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. The Crown, with the consent and approval of the Lieutenant-Governor in Council, and subject to the terms and conditions hereof, doth grant to the

Company until the First day of April, 1958 the right to cut and remove the kinds and classes of timber specified in Clause 3 of this Agreement on the area known as "the Big Pic River Watershed", in the Province of Ontario as described in Schedule "A" hereto (hereinafter sometimes referred to as "the Pic River Concession") and in, from and upon the properties known as Parcels I, II, III, and IV as described in Schedule "B" hereto (hereinafter sometimes referred to as "the Algoma Townships").

2. The Crown, with the consent and approval of the Lieutenant-Governor in Council, and subject to the terms and conditions hereof, doth further grant to the Company until the First day of April, 1958 the right to cut and remove the classes and kinds of timber specified in Clause 4 of this Agreement on the area described in Schedule "C" hereto (hereinafter sometimes referred to as "the Nagagami Concession").

3. The Company shall pay to the Treasurer, subject to the provisions and conditions herein contained and subject to such other conditions, orders or regulations as may be hereafter passed or enacted, the following prices for pulpwood timber cut on the areas described in Schedules "A" and "B" hereto:

Jackpine and Poplar pulpwood—for 5 years from and after the commencement of cutting operations, for use in the hereinbefore referred to mill........, .40 per cord. and thereafter, for the balance of the term hereby created .... .50 per cord.
Spruce pulpwood —Crown dues, plus a bonus of .50 per cord.
Balsam pulpwood—Crown dues, plus a bonus of .50 per cord.
Other pulpwood —Crown dues.

4. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the area described in Schedule "C" hereto under the terms hereof the following prices:

(a) For timber cut and supplied for domestic use:

Spruce pulpwood —$1.45 per cord.
Balsam pulpwood— 1.45 per cord.
Jackpine pulpwood— .40 per cord.
All of the above are inclusive of Crown dues.

(b) For timber cut and exported under the terms of this Agreement:

Spruce pulpwood —$1.45 per cord.
Balsam pulpwood— 1.45 per cord.
Jackpine pulpwood— .40 per cord.
All of the above are inclusive of Crown dues, and in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

(c) For Poplar and other pulpwood the Company shall pay the Crown dues prevailing at the time the cut is made.

(d) For log timber, railway ties and other classes of timber not otherwise herein provided for, the Company shall pay such prices as the Minister may from time to time determine.

The above prices shall be subject only to variation in Crown dues which may be hereafter generally affected by Regulation throughout the Province of

Ontario, provided that, if it is established that the amount of Balsam cut upon the said concession in any operating year of the term hereby created is greater than fifteen per cent (15%) of the total amount of Spruce and Balsam cut upon the said area, then the price for Balsam shall be 75¢ a cord, inclusive of Crown dues.

At the direction of the Minister, the Company shall cut timber considered by him to be suitable for sawlogs, at such prices as the Minister may from time to time determine. In the event that the Company is unable to cut the said timber into sawlogs, the Crown reserves the right to deal with the said sawlog stands in order to ensure the complete utilization of the timber on the said area.

5. After completion of the mill hereinafter referred to, the Company shall cut a minimum of 25,000 cords of pulpwood in each operating season until the First day of April, 1958, except as hereinafter provided.

6. It is further understood and agreed that the Company shall be permitted to cut for export on the areas described in the attached Schedules "A" and "B" a maximum of 50,000 cords of Spruce pulpwood in any operating season, and such pulpwood may be exported from the Province of Ontario during the period ending the 31st day of December, 1946. Any of the said 50,000 cords of pulpwood cut on the said lands during the said period which remains in Ontario at the expiry thereof may be exported by the Company.

In the event of the exportation of pulpwood cut from public lands being permitted under any general Order of the Lieutenant-Governor in Council following the expiry of the period ending December 31st, 1946, the Company shall be entitled to export pulpwood cut from the area in such quantities as the Minister may approve during such further period or periods permitted by the Lieutenant-Governor in Council, while this Agreement or any extension thereof is in force, upon complying with the requirements from time to time imposed.

7. It is agreed that, in addition to the export privileges herein granted to the Company pursuant to the provisions of this Agreement, upon the commencement of construction of the said mill the Company shall have the right of exporting pulpwood equal to the quantity of pulpwood cut for use in such mill, and in any event not less than 95,000 cords per annum. Upon the commencement of the operation of the said mill the Company shall have the right and privilege of exporting pulpwood to the United States of America equal to the quantity of pulpwood used in such mill (currently estimated at 150,000 cords per annum), and the Company covenants and agrees that all of the pulpwood to be exported hereunder by it shall be exported to and used by its parent Company, Marathon Paper Mills Company, Rothschild, Wisconsin, U.S.A., and that all of the pulpwood exported by Ripco Timber Company, Limited under an Agreement entered into between the Company and the said Ripco Timber Company, Limited shall be exported to and used by its parent Company, Rhinelander Paper Company.

Should the herein agreement be terminated by the Crown by reason of default on the part of the Company, the Crown agrees, in view of the investment of Ripco Timber Company, Limited in the said Nagagami Concession, that no further agreement respecting the said Nagagami Concession will be entered into by the Crown until the said Ripco Timber Company, Limited shall have had an opportunity to negotiate with the Crown in respect of a timber agreement thereon.

8. The Company covenants and agrees that it will not export pulpwood from the Nagagami Concession until the commencement of construction of the said mill of two hundred (200) tons per diem capacity. Thereafter all pulpwood cut for export by the Company shall be cut from the said Nagagami Concession unless, in the opinion of the Minister, such pulpwood may not be cut under existing regional economic conditions.

9. The Company agrees that it will construct a chemical pulp mill having a minimum daily capacity of 200 tons, but it is understood and agreed that the Company shall not be required to commence the erection of the said pulp mill until six (6) months after the end of the present war and until six (6) months after written notice to commence shall have been given by the Minister to the Company; the said date of the end of the present war shall be the date on which His Majesty in the right of Canada terminates war contracts on account of the cessation of the war in which His Majesty is presently engaged with either Germany or Japan.

10. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the said territory as the Minister may require, and shall pay an annual charge for fire protection of Six Dollars and Forty Cents ($6.40) per square mile upon the areas described in Schedule "A" and "B" hereto, or such other rate as may from time to time be fixed by the Lieutenant-Governor in Council. In addition, the Company shall be required to pay an annual ground rent charge of Five Dollars ($5.00) per square mile upon the total areas in Schedules "A" and "B" hereto (subject to reduction as hereinafter provided) or such other rate as may be fixed from time to time by the Lieutenant-Governor in Council. For the purpose of payment of the annual ground rent and fire protection charges provided for in this paragraph the areas of the Company contained in the Pic Concession and in the Algoma Townships shall be deemed to contain 2,509 square miles. Provided, always, that in the event of any timber cut during any season's operations being used for domestic manufacture, the Company shall be released from payment of the annual ground rent charge to the extent of that proportion which the pulpwood used for domestic manufacture bears to the total pulpwood cut on the area in any year. The quantity to be used for domestic manufacture each year shall be estimated before the First day of April in each year, and the ground rent shall be paid based upon such estimate. In the event of such estimate being greater or less than the actual quantity so used the necessary adjustments in respect of such ground rent shall be made subsequent to the cutting and usage thereof.

11. With respect to the Nagagami Concession, the parties hereto agree that ground rent and fire protection charges with respect to the said area shall be fixed for the fiscal year ending March 31, 1944 at the sum of $5,520.00, subject to adjustment after the aerial survey hereinafter referred to has been made and the final area, for the purposes of ground rent and fire protection charges, shall have been determined, and from and after March 31, 1944 shall pay ground rent and fire protection charges as hereinafter provided upon the area so determined.

12. For the purpose of fire protection charges, the area described in Schedule "C" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clause 14 hereof, and the Company shall pay annually in advance fire protection charges at the rate of $6.40 per square mile on the amount of square miles so determined, commencing the First day of April, 1944. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

13. For the purposes of ground rent charges, the area described in Schedule "C" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clause 14 hereof, and after the Company commences operations on the said area it shall pay annually in advance ground rent at the rate of $5.00 per square mile on the said determined area, as and from the First day of April during the first year of such operation. Interest at the rate of six per cent (6%) per annum is to be charged on amounts which remain unpaid after 30 days from the due date.

Provided, that in the event of any timber cut during any season's operations being used for domestic manufacture, the Company shall be released from payment of the annual ground rent charge to the extent that the proportion of pulpwood used for domestic manufacture bears to the total pulpwood cut on the said area described in Schedule "C" hereto in any one year. The quantity to be used for domestic manufacture shall be estimated before the First day of April in each year, and the ground rent shall be based upon such estimate. Provided, that should such estimate be greater or less than the actual quantity so used, the necessary adjustment in respect of the ground rent charge shall be made after the said pulpwood has been cut and used.

14. The Company agrees to make aerial and other surveys forthwith, and to submit the same to the Minister with a view to ascertaining and determining the mature stands of timber in the area described in Schedule "C" hereto, such surveys to be used as a basis for calculating the area upon which ground rent and fire protection charges will be paid. Should the Company fail to furnish the said surveys prior to the 31st day of December, 1943, the Minister will by Supplementary Agreement hereto determine the extent of the area upon which the said ground rent and fire protection charges will be paid.

15. The Crown acknowledges that a deposit of $70,017.50 now lies to the credit of the Company in the Department of Lands and Forests to be held by the Crown for the due performance by the Company of the following obligations:

(a) Payment of dues and charges stipulated in this Agreement;
(b) Fulfilment of the development conditions hereinafter provided for;

and the said $70,017.50 shall remain intact on deposit until the said pulp mill has been completed and is in running operation and thereafter shall be applied from time to time on account of the indebtedness of the Company to the Crown or the Minister in respect of bonus charges.

16. The Crown acknowledges that it has received full payment and satisfaction of and for all claims and demands of every kind and description whatsoever, whether ascertained or unascertained, which it can, shall or may at any time have or have had against General Timber Company, Limited and/or Soo Pulp Products, Limited by reason of any cause, matter or thing whatsoever prior to the date hereof.

17. The Company agrees that all of the pulpwood to be exported hereunder shall be exported to its parent Company, Marathon Paper Mills Company of Rothschild, Wisconsin, U.S.A., and/or Rhinelander Paper Company, Rhinelander, Wisconsin, U.S.A., and the Company, subject to the provisions of Clause 6 hereof, covenants and agrees that in any year after the termination of the present war and provided Marathon Paper Mills Company does not discontinue the operation of its pulp mill at Rothschild, Wisconsin, it will cut and export to Marathon Paper Mills Company 40,000 cords of pulpwood

from the said areas prior to the purchase by Marathon Paper Mills Company of pulpwood cut elsewhere than in the United States of America or the Province of Ontario and/or woodpulp manufactured elsewhere than in the United States of America or the Province of Ontario.

18. It is agreed that the Company will furnish, as the Minister may direct, 10,000 cords of pulpwood annually out of the pulpwood cut from the said areas under the provisions of Clause 6 hereof, for domestic use, provided that the Company produces the full 50,000 cords and has 40,000 cords available for export. The price to be paid to the Company by the Purchaser for such pulpwood and the terms of the purchase of such pulpwood shall be as mutually agreed between them, and in the event of disagreement the price shall be the prevailing market price in the District for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production and of delivery. In the event of labour shortage or other contingencies beyond the control of the Company which make it impossible to produce 50,000 cords, the Company may be called upon to furnish only the amount produced in excess of 40,000 cords and up to 50,000 cords, as the Minister may direct.

19. In addition to the pulpwood supplied under the provisions of Clause 18 hereof, the Company, upon notice being given to it by the Minister at least 90 days prior to the commencement of any operating season, shall cut during such season an additional quantity of Spruce and Balsam pulpwood for domestic use, representing not more than 15% of its original proposed cut for such season, provided there is available 40,000 cords for export by the Company, and such pulpwood shall be delivered as the Minister shall direct. The price to be paid to the Company by the purchaser for such pulpwood and the terms of the purchase of such pulpwood shall be as mutually agreed between them, and in the event of disagreement the price shall be the prevailing market price in the District for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production and of delivery.

20. In addition to the prices to be paid for pulpwood cut for export pursuant to the provisions of this agreement, the Company shall pay the current export levy on such pulpwood obtaining in any operating season, and before commencing operations in such operating season the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the Crown dues and bonuses payable on the pulpwood proposed to be cut by the Company in such operating season.

Upon receipt of an invoice for dues from the Department of Lands and Forests covering the total cut during the season, the Company shall deduct the hereinbefore-referred-to 20% and all other estimated dues and bonuses paid before or on the date of the export of the said pulpwood, and the balance shall be paid on or before the First day of October in the calendar year in which such pulpwood is scaled and the return thereof made to the Department, and in any event prior to the exportation of such pulpwood.

21. Areas already under license for timber operations which are within the confines of the areas described in Schedule "A", "B" and "C" hereto are excluded from the terms of this Agreement, and shall not form a part of the said Schedules "A", "B" and "C".

22. The Company shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department

a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said areas, to the end that they will be kept productive and in accordance with The Pulpwood Conservation Act.

23. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the indication of certain areas and/or the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

24. Sixty (60) days before commencing operations in any season, the Company shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

25. Within three (3) years from the date hereof the Company undertakes to study chemical, mechanical and kindred bark-peeling operations, which will eliminate manual sap-peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

26. The Company agrees to install barking facilities for pulpwood cut for export on the said area in Schedule "C" hereto and driven down the Nagagami River.

27. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

28. Proper sworn return of the quantity of timber cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

29. The Company covenants and agrees that it will not supply, either direct or indirect, any of the timber cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

30. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

31. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

32. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed or deposited in any river, stream or other waters.

33. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

34. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

35. The Company is granted under this Agreement no right to the soil or freehold of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

36. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

37. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the terms of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O., 1937, Chapter 45, and Regulations made thereunder.

38. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

39. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown, and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or

in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

40. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

41. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

42. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

43. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

44. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

45. If, upon the termination of the herein Agreement, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of twenty-one (21) years at such prices and upon such terms and conditions as may then be fixed by the Minister.

46. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

47. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be as defined by the Crown Timber Regulations.

48. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

Signed, Sealed and Delivered
in the presence of:

"F. A. MacDOUGALL"
as to execution by Hon. W. G.
Thompson, Minister of Lands
and Forests.

"M. A. KINEGER"

"C. W. DHEIN"

"W. G. THOMPSON" (seal)
Minister of Lands and Forests
for the Province of Ontario.

Marathon Paper Mills of Canada,
Ltd.
By:
"JOHN STEVENS, Jr."
Vice-President.
And:
"FRED P. JOHNSON"
Secretary-Treasurer.
(seal)

THIS IS SCHEDULE "A" referred to in the Agreement between His Majesty the King and Marathon Paper Mills of Canada, Limited, dated the 6th day of March, 1944.

ALL AND SINGULAR that certain tract of territory containing an area of 1769 square miles, more or less, situate in the District of Thunder Bay, and which may be more particularly described as follows:

COMMENCING at Angler Station on the Canadian Pacific Railway, northwest of the Township of Pic;

THENCE north astronomically, a distance of 8 and ½ miles, more or less, to the intersection with a line drawn east astronomically from the northeast angle of Township 79;

THENCE north 20 degrees east astronomically, a distance of 19 and ½ miles, more or less, to the intersection with the northern limit of the Pic River Pulp and Timber Limit as shown on a plan of survey made by M. E. Crouch, O.L.S., dated 2nd of August, 1919, and of record in the Department of Lands and Forests, as No. P 122;

THENCE westerly along the said limit a distance of 12 and ½ miles, more or less, to the intersection with the eastern shore of Killala Lake;

THENCE north astronomically a distance of 24 miles, more or less, to the intersection with a line drawn west astronomically from a point which is distant 24 miles measured south astronomically from the southwest angle of the Township of O'Meara;

THENCE east astronomically along the said line a distance of 9 and ½ miles, more or less, to the intersection with a line drawn south astronomically from the southwest angle of the said Township of O'Meara;

THENCE north astronomically along the said line, a distance of 15 miles, more or less, to the intersection with the southern limit of the right-of-way of the Canadian National Railways;

THENCE in a general southeasterly direction following the southern limit of the said right-of-way to the eastern boundary of the watershed of the White

Otter River and which point lies between the Stations of Hillsport and Ossawin on the said Railway;

THENCE in a general southwesterly direction following the eastern boundary of the watershed of the White Otter and Pic Rivers to the shore of Lake Superior;

THENCE in a general northwesterly direction following the shore of Lake Superior to its intersection with a line drawn south astronomically from Angler Station on the Canadian Pacific Railway;

THENCE north astronomically along the said line to the point of commencement.

The approximate eastern boundary of the Pic and White Otter Rivers may be described as being along the following courses:

BEGINNING at a point on the Canadian National Railways where it is intersected by the height of land between the waters flowing into Lake Superior and the waters flowing into the Hudson Bay;

THENCE southerly following the said height of land to the intersection with a line drawn west astronomically from the southwest angle of the Township of Flanders;

THENCE south astronomically 2 miles;
THENCE west astronomically 10 miles;
THENCE south astronomically 6 miles;
THENCE west astronomically 2 miles;
THENCE south astronomically 7 miles;
THENCE west astronomically 2 miles;
THENCE south astronomically 4 miles;
THENCE west astronomically 2 miles;
THENCE south astronomically 2 miles;
THENCE west astronomically 6 miles;
THENCE south astronomically 10 miles;

THENCE west astronomically 6 miles, more or less, to the intersection with a line drawn north astronomically from the northeast angle of Township 75;

THENCE south astronomically 5 miles, more or less, to the said northeast angle of Township 75;

THENCE west astronomically 4 miles, more or less, to the intersection with a line drawn north astronomically from the northwest angle of Lot 4, Concession 11, Township of Pic;

THENCE south astronomically 5 and ½ miles, more or less, to the line between Concessions 9 and 10 in the said Township of Pic;

THENCE west astronomically along the said line 2 miles, more or less, to the line between lots 8 and 9 in the said Township of Pic;

THENCE south astronomically along the said line 4 miles, more or less, to the line between Concessions 5 and 6 in the said Township of Pic;

THENCE south 28 degrees west astronomically 1 mile and 50 chains, more or less, to the intersection with the north boundary of Indian Reserve No. 50;

THENCE westerly and southerly following the boundaries of the said Indian Reserve to the intersection with the north shore of the Pic River;

THENCE southwesterly following the northern shore of the Pic River to the shore of Lake Superior.

THIS IS SCHEDULE "B" referred to in Agreement between His Majesty the King and Marathon Paper Mills of Canada, Limited, dated the 6th day of March, 1944.

PARCEL NO. 1:

COMMENCING at Seagram on the Canadian National Railways (Hornepayne Nakina Division);

THENCE east astronomically 33 miles, more or less, to a point north astronomically from White Otter Station on the same railway;

THENCE south to White Otter Station 15 miles, more or less;

THENCE northwesterly along the Canadian National Railways to the point of commencement, containing 247 square miles, more or less.

PARCEL NO. 2:

COMMENCING at the southwest angle of the Township of Flanders;

THENCE west astronomically to the east boundary of the General Timber Company's Ltd. Pic River Concession;

THENCE northerly along the concession boundary to the Canadian National Railways;

THENCE southeasterly along the railway to the boundary separating Algoma and Thunder Bay Districts;

THENCE south along said boundary to the point of commencement, containing 52 square miles, more or less.

PARCEL NO. 3:

Consisting of the following:

(a) Northerly 2/3 of the Township of Larkin,
(b) Township of Chelsea,
(c) N. ½ Bayfield,
(d) The unnamed area lying immediately west of Chelsea and the N. ½ of Bayfield and extending to the Thunder Bay District boundary.

In all containing 370 square miles.

PARCEL NO. 4:

Consisting of the following townships: Breckenridge, Lizar, W. ½ Ermine, N. 1/3 Mosambik, N. ½ Nameigos.

In all containing 270 square miles.

THIS IS SCHEDULE "C" referred to in Agreement between His Majesty the King and Marathon Paper Mills of Canada, Limited, dated the 6th day of March, 1944.

The area known as the Nagagami Pulp Concession, more particularly described as follows:

COMMENCING at the southwest angle of the Township of Foch;

THENCE north along the line between the districts of Algoma and Thunder Bay a distance of 54 miles, 1 chain and 26 links to the northwest angle of the Township of Boyce;

THENCE east along the north boundaries of the Townships of Boyce, Shuel, Mulloy, Fintry and Auden, a distance of 46 miles, 58 chains and 50 links to the northeast angle of the last-named township;

THENCE south along the east boundaries of the Townships of Auden and Gill 18 miles to the southeast angle of the Township of Gill;

THENCE west along the south boundary of Gill 9 miles, 4 chains and 63 links to the southwest angle of the township;

THENCE south along the west boundaries of Storey, Langemarck and Dowsley 26 miles, 77 chains and 58 links to the southwest angle of Dowsley;

THENCE east along the south boundary of that township 9 miles, 1 chain and 65 links to the southeast angle thereof;

THENCE south astronomically along the east limit of Farquhar township 9 miles and 6 chains, more or less, to the southeast angle of the Township;

THENCE west along the south boundaries of Farquhar, Haig, Wickstead, Lessard and Foch 47 miles, 44 chains and 70 links, more or less, to the place of beginning, containing an area of 2,300 square miles.

THIS AGREEMENT made this 16th day of June, A.D., 1943,

BETWEEN:

UPPER CANADA TIMBER COMPANY LIMITED, hereinafter called the "Company",

OF THE FIRST PART

—and—

HIS MAJESTY THE KING in the right of the Province of Ontario, represented herein by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE SECOND PART

WHEREAS the Company has purchased and is now the registered owner in fee simple of those lands situate in the District of Algoma in the Province of Ontario and being the Township of Doherty as more particularly described and entered in the Office of Land Titles at Sault Ste. Marie as Parcel No. 998

in the Register for the District of Algoma West Section, and also those lands situate in the District of Cochrane in the said Province, being the Township of Caithness as more particularly described and entered in the Office of Land Titles at Cochrane as Parcel No. 2031 in the Register for Centre Cochrane; SAVING AND EXCEPTING thereout and therefrom the mines, minerals and mining rights;

AND WHEREAS pursuant to an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company, being Chapter 23 of 1 Edward VII, the said lands were patented by the Crown to Algoma Eastern Railway Company (the successor to Manitoulin and North Shore Railway Company) subject to the conditions set out in the said Act, including the condition contained in subsection (6) of Section 8 thereof that none of the spruce timber on the lands so granted shall be exported in an unmanufactured condition from Canada, but shall be made into pulp, paper or other finished or partially finished articles of commerce within Canada;

AND WHEREAS pursuant to the provisions of The Spruce Pulpwood Exportation Act 1940, being 4 George VI, Chapter 27, the Lieutenant-Governor in Council on the recommendation of the Minister of Lands and Forests is empowered to suspend the operation of such prohibition and to permit the exportation of spruce pulpwood cut from the above described lands in an unmanufactured condition for such period and upon such terms and conditions as to him may seem proper;

AND WHEREAS the Company has requested the Crown to suspend the operation of the said prohibition and to permit the Company to export spruce pulpwood cut from the above described lands in an unmanufactured condition, which the Crown has agreed to do on the terms and conditions hereinafter set forth.

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the mutual covenants and agreements hereinafter set forth, the parties have agreed as follows:

1. The Crown, with the approval of the Lieutenant-Governor in Council on the recommendation of the Minister of Lands and Forests, under and by virtue of The Spruce Pulpwood Exportation Act 1940 (4 George VI Chapter 27), doth hereby suspend the operation of the prohibition contained in an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company (1 Edward VII Chapter 23) against the exportation from Canada of spruce pulpwood cut from the lands situate in the District of Algoma in the Province of Ontario, and being the Township of Doherty as more particularly described and entered in the Office of Land Titles at Sault Ste. Marie as Parcel No. 998 in the Register for the District of Algoma West Section, and also those lands situate in the District of Cochrane in the said Province, being the Township of Caithness as more particularly described and entered in the Office of Land Titles at Cochrane as Parcel No. 2031 in the Register for Centre Cochrane, saving and excepting thereout and therefrom the mines, minerals and mining rights, or cut from the lands laid out as road allowances situate within the limits of the lands above described, and doth hereby permit the exportation of and grant to the Company the right to export spruce pulpwood cut from the said lands and from any lands laid out as road allowances situate within the limits thereof in an unmanufactured condition for a period of Fourteen (14) years from the 1st day of January, 1942. Upon the Company observing and performing to the satisfaction of the Minister of Lands and Forests the covenants and agreements on its part to be observed and performed, the Company

shall have the right to an extension or extensions of the provisions of this agreement upon such terms and conditions and for such period or periods of Five (5) years each as the Minister of Lands and Forests and the Company may mutually agree upon.

2. The Company covenants and agrees that it will commence operations on the lands hereinbefore described not later than the cutting season 1945-1946.

3. The Company covenants and agrees that it will cut a minimum of Seventy-five hundred (7,500) cords of spruce pulpwood from the said lands in each year after the commencement of its operations thereon during normal times. Without in any way limiting the generality of the foregoing, it is, however, agreed that the Company shall not be bound to cut a minimum of Seventy-five hundred (7,500) cords of spruce pulpwood from the said lands when prevented from so doing by reason of any act of God, the King's enemies, fire, strike, lockout or other causes beyond its control. It is further agreed that the Company shall not be bound to cut a minimum of Seventy-five hundred (7,500) cords of spruce pulpwood from the said lands when prevented from doing so by reason of shortage of labour, shortage of power, or should the demand for pulpwood fall below a level or the costs of cutting such pulpwood increase above a level where it is profitable for the Company to cut such pulpwood, provided the consent of the Minister of Lands and Forests is first obtained.

4. The Company covenants and agrees that at the request of the Minister of Lands and Forests it will in any year sell for domestic use in Canada to such person, firm or corporation as the said Minister shall nominate Fifteen per cent (15%) of the spruce pulpwood cut by it from the said lands in any such year. Provided however that any spruce pulpwood sold as aforesaid shall be sold at the current market price applicable in the area and in the year in which the said spruce pulpwood is cut as aforesaid.

5. The Company covenants and agrees that at the request of the Minister of Lands and Forests it will in any year cut from the said lands additional spruce pulpwood equivalent to Five per cent (5%) of the amount of spruce pulpwood cut by the Company in any such year and will sell the same for domestic use in Canada to such person, firm, or corporation as the said Minister shall nominate. Provided however that any spruce pulpwood sold as aforesaid shall be sold at the current market prices applicable in the area and in the year in which the said spruce pulpwood is cut as aforesaid.

6. The Company covenants and agrees that none of the spruce pulpwood cut from the said lands and exported in an unmanufactured condition during the period aforesaid shall be used in the manufacture of newsprint, and that it will exact covenants to the same effect from any person, firm or corporation to whom it shall sell any such spruce pulpwood.

7. The Company covenants and agrees that it will from time to time make such returns and supply such information as to the quantity of spruce pulpwood cut from the said lands as the Minister of Lands and Forests may require.

8. The Company covenants and agrees that it will pay to the Crown as an export levy such amount per cord as shall be equal to the lowest export levy from time to time imposed by the Crown on the exportation of any spruce pulpwood.

ERRATA

Through a typographical error the signators of the following agreements were omitted:

Page 189—Signing for the Upper Canada Timber Co. Ltd., C. H. Sage, President; L. W. Kerr, Secretary; for the Crown—N. O. Hipel, Minister of Lands and Forests; witness, Geo. Barber.

Page 190—Signing for the Spruce Falls Power and Paper Co. Ltd., F. J. Sensenbrenner, President; Geo. Barber, Secretary; for the Crown—N. O. Hipel, Minister of Lands and Forests; witness, L. W. Kerr.

9. The benefits of this agreement shall not be assigned without the prior knowledge and consent in writing of the Minister of Lands and Forests, but such consent shall not be arbitrarily withheld, and this provision against assignment shall not apply in the case of any merger or reorganization in which the Company participates, and subject as aforesaid this agreement shall enure to the benefit of and be binding upon the parties hereto and their respective successors and assigns.

IN WITNESS WHEREOF the parties hereto have executed this agreement the day and year first written above.

SIGNED, SEALED AND DELIVERED in the presence of:	UPPER CANADA TIMBER COMPANY, LIMITED.
	HIS MAJESTY THE KING IN THE RIGHT OF THE PROVINCE OF ONTARIO, represented herein by:
	MINISTER OF LANDS AND FORESTS.

THIS AGREEMENT made this 16th day of June, A.D., 1943,

BETWEEN:

SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED, hereinafter called the "Company",

OF THE FIRST PART

—and—

HIS MAJESTY THE KING in the right of the Province of Ontario, represented herein by the Minister of Lands and Forests, hereinafter called the "Crown",

OF THE SECOND PART

WHEREAS the Company has purchased and is now the registered owner in fee simple of those lands situate in the District of Cochrane in the Province of Ontario, namely the Townships of Staunton, Rykert, Magladery and the Easterly part of the Township of Orkney as more particularly described and entered in the Office of Land Titles at Cochrane, Ontario, as Parcel No. 2032 in the Register for Centre Cochrane;

SAVING AND EXCEPTING thereout and therefrom the mines, minerals and mining rights;

AND WHEREAS pursuant to an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company, being Chapter 23 of 1 Edward VII, the said lands were patented by the Crown to Algoma Eastern Railway Company (the successor to Manitoulin and North Shore Railway

Company) subject to the conditions set out in the said Act, including the condition contained in subsection (6) of Section 8 thereof that none of the spruce timber on the lands so granted shall be exported in an unmanufactured condition from Canada, but shall be made into pulp, paper or other finished or partially finished articles of commerce within Canada;

AND WHEREAS pursuant to the provisions of The Spruce Pulpwood Exportation Act 1940, being 4 George VI, Chapter 27, the Lieutenant-Governor in Council on the recommendation of the Minister of Lands and Forests is empowered to suspend the operation of such prohibition and to permit the exportation of spruce pulpwood cut from the above described lands in an unmanufactured condition for such period and upon such terms and conditions as to him may seem proper.

NOW THIS AGREEMENT WITNESSETH that in consideration of the sum of One Dollar ($1.00) of lawful money of Canada and other good and valuable consideration now paid by the Crown to the Company (the receipt whereof is hereby by the Company acknowledged) the parties hereto have agreed as follows:

1. The Company agrees that it will not make application to the Minister of Lands and Forests, nor to the Lieutenant-Governor in Council, for a suspension of the operation of the prohibition contained in Subsection (6) of Section 8 of the Act entitled an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company, being 1 Edward VII Chapter 23, affecting the above described lands, or contained in the original Patent from the Crown of the above described lands, nor will it make application for permission to export spruce pulpwood cut from the above described lands in an unmanufactured condition.

2. The Company covenants and agrees that all spruce pulpwood cut from the above described lands shall be made into pulp, paper or other finished or partially finished articles of commerce within Canada.

IN WITNESS WHEREOF the parties hereto have executed this Agreement the day and year first above written.

Signed, Sealed and Delivered
in the presence of:

Spruce Falls Power and Paper
Company, Limited.

His Majesty The King, in the right of
The Province of Ontario, represented
herein by:

Minister of Lands and Forests.

THIS AGREEMENT, made this 15th day of July, A.D. 1943,

BETWEEN:

HIS MAJESTY THE KING, in right of the Province of Ontario as represented by the Minister of Lands and Forests, hereinafter referred to as the "Crown",

OF THE FIRST PART

—and—

GENERAL TIMBER COMPANY, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS by an Indenture dated the 31st day of March, A.D. 1937, as amended and extended by an Indenture dated the 4th day of August, A.D. 1937, and as supplemented by an Indenture dated the 24th day of November, A.D. 1942, made between the Crown and the Company, the Company was granted the right to cut the timber in and upon an area in the District of Thunder Bay (hereinafter sometimes referred to as the "Pic River Concession) therein more particularly described, and other rights, including the right to export pulpwood to its parent Company, Marathon Paper Mills Company of Rothschild, Wisconsin, U.S.A.;

AND WHEREAS pursuant to the provisions of the said Indentures the Company undertook certain obligations, including the erection of a pulp mill having a per diem capacity of 150 tons;

AND WHEREAS the Company proposes to increase its said mill to a capacity of 200 tons a day and desires to obtain an adequate supply of timber sufficient for the enlarged mill and to enable it to continue to export pulpwood to its parent Company;

AND WHEREAS Ripco Timber Company Limited, a wholly-owned subsidiary of the Rhinelander Paper Company, Rhinelander, Wisconsin, U.S.A., desires to export pulpwood to its parent Company, and has financially assisted General Timber Company, Limited in acquiring Soo Pulp Products Limited, thus increasing the supply of merchantable timber for Central Timber Company, Limited, including timber available for export.

AND WHEREAS by Agreement dated the 11th day of August, 1937, made between the Crown and Soo Pulp Products Limited, said Soo Pulp Products Limited was granted cutting rights over an area known as the Nagagami Pulp Concession, in the District of Algoma in the Province of Ontario, the said area lying to the north and east of the Pic River Concession;

AND WHEREAS said Soo Pulp Products Limited was in default under the terms of its aforesaid Agreement with the Crown, and the Crown is willing that the Company should increase the capacity of its mill for the purpose of utilizing the Pic River Concession and the Nagagami Pulp Concession in lieu of the mill respecting which Soo Pulp Products, Limited is in default;

AND WHEREAS the Company has agreed to purchase all of the Capital Stock and the entire assets and undertakings of Soo Pulp Products Limited;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. The Crown, with the consent and approval of the Lieutenant-Governor

in Council, doth grant to the Company until the First day of April, 1958, the right to cut and remove the kinds and classes of timber specified in Clause 2 of this Agreement on the area described in Schedule "A" hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

(a) For timber cut and supplied for domestic use:

Spruce pulpwood— $1.45 per cord.
Balsam pulpwood— 1.45 per cord.
Jackpine pulpwood— .40 per cord.

All of the above are inclusive of Crown dues.

(b) For timber cut and exported under the terms of this Agreement:

Spruce pulpwood— $1.45 per cord.
Balsam pulpwood— 1.45 per cord.
Jackpine pulpwood— .40 per cord.

All of the above are inclusive of Crown dues. And in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

(c) For Poplar and other pulpwood the Company shall pay the Crown dues prevailing at the time the cut is made, and in addition a bonus of ten cents (10c) per cord.

(d) For log timber, railway ties and other classes of timber not otherwise herein provided for, the Company shall pay such prices as the Minister may from time to time determine.

The above prices shall be subject only to variation in Crown dues which may be hereafter generally effected by Regulation throughout the Province of Ontario.

Provided that, if it is established that the amount of Balsam cut upon the said concession in any operating year of the term hereby created is greater than fifteen per cent (15%) of the total amount of Spruce and Balsam cut upon the said area, then the price for Balsam shall be 75c a cord, inclusive of Crown dues.

At the direction of the Minister, the Company shall cut timber considered by him to be suitable for sawlogs, at such prices as the Minister may from time to time determine. In the event that the Company is unable to cut the said timber into sawlogs, the Crown reserves the right to deal with the said sawlog stands in order to ensure the complete utilization of the timber on the said area.

After completion of the mill hereinafter referred to, the Company shall cut a minimum of 25,000 cords of pulpwood in each operating season until the First day of April, 1958, except as hereinafter provided.

4. The Parties hereto agree that ground rent and fire protection charges with respect to the said area shall be fixed for the fiscal year ending March 31, 1944, at the sum of $5,520.00, subject to adjustment after the aerial survey hereinafter referred to has been made and the final area, for the purposes of ground rent and fire protection charges, shall have been determined.

5. For the purpose of fire protection charges, the area described in Schedule "A" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clause 7 hereof, and the Company shall pay annually in advance fire protection charges at the rate of $6.40 per square mile on the amount of square miles so determined, commencing the First day of April, 1944. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

6. For the purpose of ground rent charges, the area described in Schedule "A" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clauses 5 and 7 hereof, and after the Company commences operations on the said area it shall pay annually in advance ground rent at the rate of $5.00 per square mile on the said determined area, as and from the First day of April during the first year of such operation. Interest at the rate of six per cent (6%) per annum is to be charged on amounts which remain unpaid after 30 days from the due date.

Provided that, in the event of any timber cut during any season's operations being used for domestic manufacture, the Company shall be released from payment of the annual ground rent charge to the extent that the proportion of pulpwood used for domestic manufacture bears to the total pulpwood cut on the said area in any year. The quantity to be used for domestic manufacture shall be estimated before the First day of April in each year, and the ground rent shall be based upon such estimate. Provided that, should such estimate be greater or less than the actual quantity so used, the necessary adjustment in respect of the ground rent charge shall be made after the said pulpwood has been cut and used.

7. The Company agrees to make aerial and other surveys forthwith, and to submit the same to the Minister with a view to ascertaining and determining the mature stands of timber in the area described in Schedule "A" hereto, such surveys to be used as a basis for calculating the area upon which ground rent and fire protection charges will be paid. Should the Company fail to furnish the said surveys prior to the 31st day of December, 1943, the Minister will by Supplementary Agreement hereto determine the extent of the area upon which the said ground rent and fire protection charges will be paid.

8. The Crown acknowledges receipt of the sum of $29,440.00 in full and complete satisfaction of all claims and demands of every kind and description whatsoever, whether ascertained or unascertained, which it can, shall or may at any time have or have had against Soo Pulp Products Limited by reason of any cause, matter or thing whatsoever prior to the date hereof.

9. The Crown acknowledges that a deposit of $20,017.50 is to the credit of the Company in the Department of Lands and Forests, to be held by the Crown for the due performance by the Company of the following obligations:

(a) Payment of dues and charges stipulated in this Agreement;

(b) Fulfillment of the development conditions hereinafter provided for.

The said $20,017.50 shall remain on deposit without deduction until the pulp mill hereinafter referred to has been completed and is being operated, and thereafter the said sum shall be applied by the Crown on stumpage dues accruing from the Company.

10. The Company covenants to increase the size of the pulp mill to be erected pursuant to the provisions of the said Indentures dated the 31st day of March, 1937, the 4th day of August, 1937, and the 24th day of November, 1942, to a pulp mill having a per diem capacity of 200 tons.

11. It is agreed that, in addition to the export privileges previously granted to the Company pursuant to the provisions of the aforesaid Agreements between the parties here, upon the commencement of construction of the said mill the Company shall have the right of exporting pulpwood equal to the quantity of pulpwood cut for use in such mill, and in any event not less than 95,000 cords per annum. Upon the commencement of the operation of the said mill the Company shall have the right and privilege, as granted to it under the terms of the Agreement between the parties hereto dated the 31st day of March, A.D. 1937, of exporting pulpwood to the United States of America equal to the quantity of pulpwood used in such mill (currently estimated at 150,000 cords per annum), and the Company covenants and agrees that all of the pulpwood to be exported hereunder by it shall be exported to and used by its parent Company, Marathon Paper Mills Company, Rothschild, Wisconsin, U.S.A., and that all of the pulpwood exported under an agreement to be entered into between the said Company and Ripco Timber Company Limited shall be exported to and used by its parent Company, Rhinelander Paper Company.

Should the herein Agreement be terminated by the Crown by reason of default on the part of the Company, the Crown agrees, in view of the investment of Ripco Timber Company Limited in the said area, that no further agreement respecting the said area will be entered into by the Crown until the said Ripco Timber Company, Limited shall have had an opportunity to negotiate with the Crown in respect of a timber agreement thereon.

12. The Company covenants that it will not export pulpwood from the said area until the commencement of construction of the said mill of 200 tons per diem capacity. Thereafter all pulpwood cut for export by the Company shall be cut from the said area unless, in the opinion of the Minister, such pulpwood may not be cut under existing regional economic conditions.

13. The Company agrees to install barking facilities for pulpwood cut for export on the said area and driven down the Nagagami River.

14. The terms and provisions contained in the said Indentures dated the 31st day of March, 1937, the 4th day of August, 1937, and the 24th day of November, 1942, save as varied under the terms hereof, shall remain in full force and effect.

15. The Minister may direct the Company in writing, at the time consent to proceed with operations is given pursuant to Clause 18 hereof, to produce for domestic use an additional amount of Spruce and Balsam pulpwood during any operating season in an amount not exceeding fifteen per cent (15%) of the quantity cut by the Company during such operation season. The price to be paid by the purchaser to the Company for such pulpwood shall be the prevailing market price in the District for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production.

16. Areas already under license for timber operations which are within the confines of the area described in Schedule "A" hereto are excluded from the terms of this Agreement, and shall not form a part of the said Schedule "A."

17. The Company shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with the Pulpwood Conservation Act.

18. Sixty (60) days before commencing operations in any season, the Company shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

19. Within three (3) years from the date hereof the Company undertakes to study chemical, mechanical and kindred bark-peeling operations, which will eliminate manual sap-peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

20. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet in each stacked cord. Pulpwood taken out in lengths in excess of eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

21. The Company covenants and agrees that it will not supply, either direct or indirect, any of the timber cut under the terms hereof for the manufacture of newsprint outside of the Dominion of Canada.

22. It is distinctly understood that the Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

23. Proper sworn return of the quantity of timber cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and payment therefor shall be made as hereinbefore set forth, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under The Crown Timber Act. On all accounts which remain unpaid at the due date interest shall be charged until paid at the rate of six per cent (6%) per annum.

24. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

25. No refuse, sawdust, chemicals or matter of any other kind which shall be or may be injurious to game and fish life shall be placed or deposited in any river, stream or other waters.

26. All slash made about camps, dumps, along tote roads, railways, or any other areas which constitute a fire menace, shall be disposed of by and at the expense of the Company in accordance with The Forest Fires Prevention Act and amendments thereto and regulations made thereunder.

27. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

28. The Company is granted under this Agreement no right to the soil or freehold of the said areas or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto.

29. This Agreement shall be subject to all Acts of the Legislature of the Province of Ontario which are now or which may hereafter be in force and all regulations duly made under the provisions of any such Acts, so far as they may be of general application to the cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall be binding upon and enure unto the Company and shall apply to its operations under this Agreement as fully and effectually as if they had been set forth herein.

30. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and in pursuance of The Lakes and Rivers Improvement Act, R.S.O. 1937, Chapter 45, and Regulations made thereunder.

31. The Company covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Standards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

32. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown, and may order the retention in Ontario of all pulpwood cut under the terms of this Agreement which has not been exported at the date of such forfeiture. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by princes or sovereign states, acts of God, or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

33. The Minister shall have the right to waive all rights of forfeiture arising under this Agreement by reason of any default if, in the opinion of the Minister, the cause of such default justifies the waiving of such right, and thereupon this Agreement shall be construed and the Company's rights hereunder shall continue as though no such default had occurred.

34. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

35. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

36. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests $5,000.00 in cash or a bond approved by the Minister in the said sum of $5,000.00.

37. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

38. If, upon the termination of the herein Agreement, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of twenty-one (21) years of its right to cut timber on the area described in Schedule "A" hereto at such prices and upon such terms and conditions as may be then fixed by the Minister. The Company agrees that upon the termination of this Agreement it will make aerial and other surveys for the purpose of ascertaining what timber stands, if any, within Schedule "A" hereto shall have matured. Following the completion of the aforesaid surveys, any additional mature stands of timber shall be added to and form part of the said area in Schedule "A" with respect to cutting rights thereon.

39. For the purposes of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the indication of certain areas and/or by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

40. The Company hereby covenants and agrees to observe, perform and keep all the covenants, provisions, agreements and conditions on its part herein contained.

41. In this Agreement "Minister" shall mean the Minister of Lands and Forests for the time being of the Province of Ontario, and "operating season" shall be as defined by the Crown Timber Regulations.

42. This Agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this Agreement and the rights of the Company hereunder shall not be assigned without the prior knowledge and consent of the Minister.

IN WITNESS WHEREOF the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED in the presence of: "EVA HARRISON"	(SEAL) "N. O. HIPEL" MINISTER OF LANDS AND FORESTS FOR THE PROVINCE OF ONTARIO.
	GENERAL TIMBER COMPANY LIMITED. By:
"ELEONORE McKAHAN"	"JOHN STEVENS Jr." *Vice-President.* And:
"E. A. KOSCHMANN" (SEAL)	"T. P. JOHNSON" *Secretary and Treasurer.*

THIS IS SCHEDULE "C" to the Agreement between the Crown and the General Timber Company, Limited, dated the 15th day of July, A.D. 1943.

The area known as the Nagagami Pulp Concession, more particularly described as follows:

COMMENCING at the southwest angle of the Township of Foch;

THENCE north along the line between the districts of Algoma and Thunder Bay a distance of 54 miles, 1 chain and 26 links, to the northwest angle of the Township of Boyce;

THENCE east along the north boundaries of the Townships of Boyce, Shuel, Mulloy, Fintry and Auden a distance of 46 miles, 58 chains and 50 links to the northeast angle of the last named township;

THENCE south along the east boundaries of the Townships of Auden and Gill 18 miles to the southeast angle of the Township of Gill;

THENCE west along the south boundary of Gill 9 miles, 4 chains and 63 links to the southwest angle of the township;

THENCE south along the west boundaries of Storey, Langemarck and Dowsley 26 miles, 77 chains and 58 links, to the southwest angle of Dowsley;

THENCE east along the south boundary of that township 9 miles, 1 chain and 65 links to the southeast angle thereof;

THENCE south astronomically along the east limit of Farquhar township 9 miles and 6 chains, more or less, to the southeast angle of the Township;

THENCE west along the south boundaries of Farquhar, Haig, Wicksteed, Lessard and Foch 47 miles, 44 chains and 70 links, more or less, to the place of beginning, containing an area of 2,300 square miles.

ACKNOWLEDGMENT: The Department of Lands and Forests is grateful to the Provincial Paper Company, Limited, for permission to use the photographs on pages 78, 97, 98, 102 and 103 of this Report.

REPORT

of the

INSPECTOR OF LEGAL OFFICES

ONTARIO

1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER NO. 5, 1945

ONTARIO

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Printer to the King's Most Excellent Majesty
1945

TO THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1944.

L. E. BLACKWELL,
Attorney-General

Toronto, March 16th, 1945

Report

of the

Inspector of Legal Officers

Ontario, 1944

Parliament Buildings,
Toronto, Ontario

THE HONOURABLE L. E. BLACKWELL, K.C.,
Attorney-General, Province of Ontario,
Parliament Buildings, Toronto.

SIR:

I have the honour to submit to you my report as Inspector of Legal Offices for the year ending the 31st of December, 1944.

It has been ascertained that during the past year the Auditors, Messrs. J. H. Dignam and F. J. Reddin, who visit the legal offices in the Province, have had some difficulty in adhering to their schedule, owing to the large volume of work in some of the offices, particularly the Surrogate Court Offices. It has also been found that in checking the various fees and fines in the Magistrates' courts more time is required in order that a proper and adequate check may be made. The reports of the Auditors show that the offices audited by them are maintaining a proper standard and dealing adequately with the public needs. From time to time various suggestions have been made to assist in the improvement of the services rendered to the public in the different offices, and these have been carried out in the main.

Mr. H. C. Moore has visited the various Land Titles Offices and Registry Offices in most parts of the Province during the past year, and has found that their work is being reasonably well kept up, but that owing to the unprecedented volume of business, particularly in the larger centres, some difficulty has occurred in keeping up to date with the copying of the instruments registered.

It has also been found difficult to obtain replacements in the various staffs from time to time, owing to the demand for stenographic services throughout the Province.

In my visits to different offices I have found that the incumbents of the offices and their staffs have striven to keep up to date with the work required to be done, and have given their best efforts to see that the public requirements are satisfied. Courtesy and consideration have been extended uniformly to individuals who have cause to make use of these different offices.

The same co-operation, assistance and loyalty have been given to me by the staff of this office in this year, as in past years, and these have been invaluable in carrying on the work in an efficient and proper manner, and further, have contributed very largely in making the duties pleasant to a degree.

The following is the total revenue collected by the legal offices of the Province and the disposition of such money:

TOTAL REVENUE COLLECTED DURING 1944
LEGAL OFFICES, PROVINCE OF ONTARIO

Magistrates' Fines	$ 161,895.08
Magistrates' Fees	24.397.91
(The above amounts do not include statutory amounts paid to municipalities, nor fines and fees paid direct by Magistrates to the Federal Government and to the Inspectors under The Liquor Control Act.)	
Registrars of Deeds and Local Masters of Titles, Fees	64,685.87
Registrars of Deeds and Local Masters of Titles, Land Transfer Tax	597,100.08
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Cash Fees	190,437.15
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Law Stamps	455,979.55
Crown Attorneys and Clerks of the Peace, Fees	53,925.37
Crown Attorneys and Clerks of the Peace, Fines and Estreated Bail	4,350.00
Sheriffs' Fees	26.842.23
Divsion Court Clerks' and Bailiffs' Fees	29,980.42
Miscellaenous Revenue	7,469.78
	$1,617,063.44

DISPOSITION

Amount Paid through Inspector of Legal Offices to Treasury Department	$ 563,983.81
Amount Paid Direct to Treasury Department in Land Transfer Tax	597,100.08
Amount Paid Direct to Treasury Department in Purchase of Law Stamps	455,979.55
	$1,617,063.44

Amount Paid to Inspector of Legal Offices and Transferred to the Treasury Department, Afterwards Transferred by Journal Entry to Other Departments of the Government, as follows:

Department of Highways	$ 48,857.70
Department of Game and Fisheries	25,010.03
	$ 73,867.73

I attach hereto the schedules and statements in reference to the specific details of the offices and administration:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of Judicial Offices, namely, Sheriffs, Surrogate Judges, Local Masters, S.C.O., County and District Court Clerks and Surrogate Registrars, Crown Attorneys and Clerks of the Peace.
3. Financial Statement representing Local Masters of Titles and Registrars of Deeds.
4. Financial Statement respecting Magistrates.
5. Statement *re* Juvenile Courts.
6. Statement *re* Division Court Clerks and Bailiffs.
7. Appointments.

All of which is respectfully submitted.

I have the honour to be, Sir,
Your obedient servant,
HUGH H. DONALD,
Inspector of Legal Offices

Statements
and
Appointments

ANNUAL REPORT FOR YEAR 1944, SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	14,802
2. Number of Notices of Application for Guardianship Received and Certificates Issued	36
3. Number of Caveats Filed	75
4. Number of Searches in Office Paid for Other than by Surrogate Registrars	183
5. Number of Deeds of Election Filed	5
6. Total Number of Supreme Court Orders Filed	7
7. Total Fees for 1944	$7,978.60

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31st OF DECEMBER, 1944

SENIOR REGISTRAR'S BRANCH

Number of writs or summons issued (of which 65 were concurrent writs)	2,396
Actions entered in procedure book, commenced by writs issued during the year 1944	1,916
Actions entered in procedure book, transferred from county court during 1944	25
Actions entered in procedure book, commenced by writ during previous years	48
Actions entered in procedure book otherwise than by writs	45
Records passed	1,459
Writs of execution, *fi. fa.*, issued	153
Writs of execution, renewals, alias and pluries	248
Actions entered for trial with jury	161
Actions entered for trial without jury	1,251
Amount of jury fees paid City Treasurer	$546.00
Court orders	2,990
Mechanics' lien orders entered	87
Attorney-General orders entered	242
Fiats entered	344
Change of names filed	151
Judgments after trial, etc	296
Judgments by default, mortgage actions	74
Judgments by default, ordinary actions	54
Judgments *nisi* signed	964
Judgments absolute signed	885
Judgments in mechanics' liens	8
Judgments in respect of writs issued, year 1939	3
Judgments in respect of writs issued, year 1940	11
Judgments in respect of writs issued, year 1941	28
Judgments in respect of writs issued, year 1942	160
Judgments in respect of writs issued, year 1943	1,183
Judgments in respect of writs issued, year 1944	882
Total judgments entered	2,287
Amount recovered on judgments, exclusive of costs	$1,041,974.56
Amount of taxed costs (including disbursements on judgments of all kinds)	$42,510.88
Fees paid in law stamps in Registrar's Office	$37,699.30
Fees paid in law stamps in Appellate Division	$954.50

IN THE SUPREME COURT OF ONTARIO (COURT OF APPEAL) REPORT FOR THE YEAR ENDING 31st DECEMBER, 1944

1. Number of Criminal Appeals set down, of which 197 were heard and disposed of and 26 not made ready	223
2. Number of Criminal Appeals heard and disposed of, of which 17 were set down in 1943 and 194 in 1944	211
3. Number of Criminal Applications "in writing" for leave to appeal refused	158
4. Number of Civil Appeals set down	271
5. Number of Civil Appeals heard and disposed of, of which 73 were set down in 1943, and 132 in 1944	205
6. Number of Appeals standing for judgment as of December 31st, 1944	14
7. Number of Court Motions heard and disposed of	40
8. Number of Appeals in which written reasons for judgment were given	125

APPEALS HEARD AND DISPOSED OF

CRIMINAL

	Conviction Quashed	Dismissed	Varied	New Trial Directed	Judgment Reserved
By Attorney-General for Ontario	....	2	5	1	1
By Attorney-General for Canada	....	1	....	1	....
By Accused	39	104	51	8	2
Totals	39	107	56	9	3

CIVIL

	Allowed	Dismissed	Varied	New Trial Directed	Settled	Judgment Reserved
Supreme Court Trial or Single Judge	26	52	4	13	5	10
County or District Court	22	41	6	5	3	1
Division Court	6	19	2	1	....	....
Totals	54	112	12	19	8	11

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE, AND TAXING OFFICE, FOR YEAR ENDING 31st DECEMBER, 1944

Master and Assistant Master (References)	$ 46.20
Mechanics' Liens	13.00
Mortgage References	412.90
Taxing Officers' Fees	871.50
	$2,143.60

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
ALGOMA	Sheriff	W. H. Birks *(a)*	6,718.76	2,904.15	9,622.91	4,238.70	2,493.75		ALGOMA
Sault Ste. Marie	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. H. McDonald					1,000.00		
	Local Master	do							
	Crown Attorney	A. R. Hugill *(b)*	5,388.29		5,388.29	1,438.48	3,949.81		
	Clerk of the Peace	do							
BRANT	Sheriff	G. D. Campbell *(c)*							BRANT
Brantford	Local Registrar	H. J. Wallace	13,032.95	8,112.80	21,145.75	5,778.70	3,085.50	4,168.75	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. J. Cowan					1,000.00		
	Local Master	do							
	Crown Attorney	A. H. Boddy	5,819.37		5,819.37	1,614.44	4,102.46	102.47	
	Clerk of The Peace	do							
BRUCE	Sheriff	H. A. McGillivray	7,680.92	4,950.25	12,631.17	2,477.57	4,200.00	1,003.35	BRUCE
Walkerton	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. G. Owens					1,000.00		
	Local Master	do		8.40	8.40				
	Crown Attorney	J. W. Freeborn	4,384.71		4,384.71	258.12	4,063.59	63.30	
	Clerk of the Peace	do							
CARLETON	Sheriff	S. Crooks	11,354.62		11,354.62	3,965.13	4,788.95	2,600.54	CARLETON
Ottawa	Local Registrar	W. G. Pugsley	5,751.35	63.00	5,814.35	1,702.00	4,200.00	260.10	
	Local Master	do	242.30		242.30	197.25			
	County Court Clerk	C. L. Bray	20,525.86	17,419.30	37,945.16	5,186.62	4,725.00	10,614.24	
	Surrogate Registrar	do							
	Surrogate Judge	A. G. McDougall *(d)*					1,000.00		
	Crown Attorney	R. Mercier	Fees commuted at $5,500.00 per annum plus bonus						
	Clerk of the Peace	do							

COCHRANE Cochrane	Sheriff	J. D. Mackay	5,085.83		5,085.83	1,123.89	3,961.94		COCHRANE
	Local Registrar	W. L. Warrell	2,922.35	1,464.95	4,387.30	340.33	3,150.00		
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	R. A. Danis					1,000.00		
	Local Master	do							
	Crown Attorney	S. A. Caldbick		Fees commuted at $3,500.00 per annum.					
	Clerk of the Peace	do							
	Ass't Crown Attorney	A. V. Waters	2,236.26		2,236.26	437.26	1,799.00		
DUFFERIN Orangeville	Sheriff	J. A. V. Preston *(aa)*	3,424.16	1,530.60	4,954.76	1,460.96	2,624.99		DUFFERIN
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. T. Robb					1,000.00		
	Local Master	do		6.00	6.00				
	Crown Attorney	A. G. Davis *(Act'g)* *(e)*		Fees commuted at $1,270.00 per annum.					
	Clerk of the Peace	do							
ELGIN St. Thomas	Sheriff	I. D. Cameron	8,999.18	5,379.55	14,378.73	2,761.44	3,937.50	2,300.24	ELGIN
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. C. Ross					1,000.00		
	Local Master	do		21.60	21.60				
	Crown Attorney	E. W. Haines	3,641.51		3,641.51	776.28	2,865.23		
	Clerk of the Peace	do							
ESSEX Windsor	Sheriff	A. A. Marentette	10,305.22		10,305.22	6,810.38	3,937.50		ESSEX
	Local Registrar	A. A. MacKinnon	15,070.95	11,314.70	26,385.65	5,550.88	4,725.00	4,795.07	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. J. Coughlin					1,000.00		
	Local Master	A. C. Bell *(Act'g)*	353.00		353.00				
	Crown Attorney	E. C. Awrey	Fees commuted at $6,000.00 per annum plus bonus.						
	Clerk of the Peace	do							
	Ass't Crown Attorney	R. J. DesRosiers					2,400.00		

(aa) J. A. V. Preston appointed 1st June, 1944.
(a) W. H. Birks appointed 1st Nov., 1944; R. E. Stone having died 1st Aug., 1944. Figures shown are for whole year.
(b) A. R. Hugill appointed 1st Sept., 1944; W. S. Maguire resigned. Figures shown are for whole year.
(c) G. D. Campbell and H. J. Wallace appointed 1st Nov., 1944; C. S. Tapscott, holder of both offices, having died. Figures shown are for whole year.
(d) A. G. McDougall appointed Surrogate Judge, 24th Oct., 1944.
(e) A. G. Davis appointed Acting Crown Attorney, 1st Apr., 1944, during absence on military leave of R. D. Evans; H. B. Church acted from 1st Jan. to 31st Mar. Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned In Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
FRONTENAC Kingston	Sheriff	C. H. Wood	6,304.75	1,377.40	7,682.15	1,922.51	4,095.00	287.24	FRONTENAC
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	H. E. Richardson	4,232.85	3,885.80	8,118.65	386.00	2,940.00	906.85	
	Surrogate Judge	J. C. Reynolds					1,000.00		
	Local Master	do		8.00	8.00				
	Crown Attorney	T. J. Rigney	6,048.32		6,048.32	972.55	4,518.94	556.83	
	Clerk of the Peace	do							
GREY Owen Sound	Sheriff	R. G. Benedict (*Act'g*)	8,624.06	5,105.25	13,729.31	917.53	2,205.00	3,821.53	GREY
	Local Registrar	Miss L. M. Brown					1,680.00		
	County Court Clerk	do (*Act'g*)							
	Surrogate Registrar	do							
	Surrogate Judge	G. W. Morley					1,000.00		
	Local Master	do		96.30					
	Crown Attorney	J. F. P. Birnie	3,856.88		3,856.88	1,120.50	2,736.38		
	Clerk of the Peace	do							
HALDIMAND Cayuga	Sheriff	R. F. Miller	5,368.06	2,865.10	8,233.16	1,901.13	2,625.00	841.93	HALDIMAND
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	Helen Kinnear					1,000.00		
	Local Master	do		59.60	59.60				
	Crown Attorney	H. Arrell	3,878.99		3,878.99	827.12	3,051.87		
	Clerk of the Peace	do							
HALTON Milton	Sheriff	W. J. L. Hampshire	9,955.07	7,269.55	17,224.62	3,964.80	2,625.00	3,365.27	HALTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. N. Munro					1,000.00		
	Local Master	do		19.60	19.60				
	Crown Attorney	W. I. Dick	2,673.01		2,673.01	441.97	2,231.04		
	Clerk of the Peace	do							

HASTINGS Belleville	Sheriff	J. D. O'Flynn	9,858.70	4,252.30	14,111.00	4,269.98	4,200.00	1,388.72	HASTINGS
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. C. A. Cameron					1,000.00		
	Local Master	W. C. Mikel	278.03		278.03	50.00	228.03		
	Crown Attorney	B. C. Donnan	9,541.60		9,541.60	3,075.99	4,808.73	1,656.88	
	Clerk of the Peace	do							
HURON Goderich	Sheriff	W. Nelson Hill	10,293.06	5,891.40	16,184.46	3,584.04	3,675.00	3,034.02	HURON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	T. M. Costello					1,000.00		
	Local Master	do							
	Crown Attorney	D. E. Holmes	4,644.72		4,644.72	1,004.52	3,640.20		
	Clerk of the Peace	do							
KENORA Kenora	Sheriff	L. D. MacCallum (*a*)	2,895.54		2,895.54	179.48	2,716.06		KENORA
	Local Registrar	do	1,897.55	994.40	2,891.95	56.13	1,941.42		
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. C. Popham					1,000.00		
	Local Master	do							
	Crown Attorney	L. A. McLennan	1,766.27		1,766.27	879.30	886.97		
	Clerk of the Peace	do							
KENT Chatham	Sheriff	E. W. Hardey	3,083.74		3,083.74	1,850.29	1,233.45		KENT
	Local Registrar	D. E. Douglas	8,668.19	7,180.90	15,849.09	2,915.54	3,937.50	1,815.15	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	H. E. Grosch					1,000.00		
	Local Master	do		78.70	78.70				
	Crown Attorney	A. D. Bell	5,897.58		5,897.58	1,942.40	3,955.18		
	Clerk of the Peace	do							

(*a*) L. D. MacCallum appointed Deputy Local Registrar, 19th Apr., 1944; E. Appleton died 21st May, 1944. Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
LAMBTON Sarnia	Sheriff	A. J. Johnston	3,678.84		3,678.84	792.47	2,886.37		LAMBTON
	Local Registrar	D. S. Whyte	7,328.70	5,848.00	13,176.70	1,527.20	3,675.00	2,126.50	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	M. A. Miller					1,000.00		
	Local Master	do		29.10	29.10				
	Crown Attorney	H. M. Taylor		Fees commuted at $3,500.00 per annum.					
	Clerk of the Peace	do							
LANARK Perth	Sheriff	G. R. McLennan	5,984.14	3,880.70	9,864.84	2,223.68	3,760.46		LANARK
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	F. W. Wilson					1,000.00		
	Local Master	do		15.10	15.10				
	Crown Attorney	W. W. Pollock (*a*)		Fees commuted at $2,500.00 per annum.					
	Clerk of the Peace	do							
LEEDS AND GRENVILLE Brockville	Sheriff	R. J. Gill	9,427.44	5,616.80	15,044.24	5,905.43	3,150.00	372.01	LEEDS AND GRENVILLE
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	M. B. Tudhope					1,000.00		
	Local Master	do		30.20	30.20				
	Crown Attorney	H. Atkinson	4,901.38		4,901.38	866.99	4,017.19	17.20	
	Clerk of the Peace	do							
LENNOX AND ADDINGTON Napanee	Sheriff	J. L. Haycock	4,839.43	2,033.10	6,872.53	1,552.15	2,625.00	662.28	LENNOX AND ADDINGTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. E. Madden					1,000.00		
	Local Master	do		24.40	24.40				
	Crown Attorney	K. S. Ham	2,880.64		2,880.64	590.16	2,290.48		
	Clerk of the Peace	do							

LINCOLN St. Catharines	Sheriff	F. J. Graves	4,870.49		4,870.49	1,354.49	3,408.00	108.00	LINCOLN
	Local Registrar	E. J. Lovelace	9,575.67	7,503.90	17,079.57	2,372.80	3,937.50	3,265.37	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. G. S. Stanbury					1,000.00		
	Local Master	do		40.50	40.50				
	Crown Attorney	E. H. Lancaster	3,450.53		3,450.53	1,075.20	2,375.33		
	Clerk of the Peace	do							
MANITOULIN Gore Bay	Sheriff	W. I. Wagg	909.41	456.10	1,365.51	223.37	1,890.00	686.04	MANITOULIN
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	A. B. Currey					1,000.00		
	Local Master	do							
	Crown Attorney	J. A. Kinney (*b*)	1,469.66		1,469.66	290.83	1,178.83		
	Clerk of the Peace	do							
MIDDLESEX London	Sheriff	D. A. Graham	9,228.69		9,228.69	3,807.23	5,421.46		MIDDLESEX
	Local Registrar	G. H. Tennent	18,609.75	17,129.05	35,738.80	7,952.80	5,040.00	5,616.95	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	Jos. Wearing					1,000.00		
	Local Master	A. A. Ingram		171.10	171.10		1,000.00		
	Crown Attorney	C. C. Savage	Fees commuted at $5 500.00 per annum plus bonus.						
	Clerk of the Peace	do							
MUSKOKA Bracebridge	Sheriff	W. B. Elliott (*c*)	3,763.85	1,041.40	4,805.25	1,650.24	2,100.00	13.61	MUSKOKA
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. A. Wright					1,000.00		
	Local Master	do		9.80	9.80				
	Crown Attorney	K. A. Mahaffy (*d*)	1,952.99		1,952.99	536.93	1,415.36 *		
	Clerk of the Peace	do							

(*a*) W. W. Pollock resigned as of 31st Dec., 1944; J. W. Forde appointed *pro tem* from 1st Jan., 1945.
(*b*) J. A. Kinney appointed 1st Feb., 1944. Figures shown are for whole year.
(*c*) W. B. Elliott appointed 1st June, 1944. Figures shown are for whole year.
(*d*) K. A. Mahaffy appointed 1st Oct., 1944.
* These figures cover the period 1st Jan. to 30th Sept., 1944, inclusive—no return received for the balance of year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1914 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
NIPISSING North Bay	Sheriff	A. B. Girard	5,266.90	1,902.65	7,169.55	2,488.38	3,150.00		**NIPISSING**
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. A. S. Plouffe					1,000.00		
	Local Master	do		10.00	10.00				
	Crown Attorney	E. A. Tilley	4,363.21		4,363.21	1,589.53	2,773.68		
	Clerk of the Peace	do							
NORFOLK Simcoe	Sheriff	A. C. Pratt (*a*)	6,620.35	3,048.40	9,668.75	3,966.62	3,109.00		NORFOLK
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. S. Livermore					1,000.00		
	Local Master	do		14.90	14.90				
	Crown Attorney	W. E. Kelly		Fees commuted at $3,400.00 per annum.					
	Clerk of the Peace	do							
NORTHUMBERLAND AND DURHAM Cobourg	Sheriff	J. T. Field	10,145.89	6,470.30	16,616.19	3,176.47	4,200.00	2,769.42	NORTHUMBER'D AND DURHAM
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. C. M. German					1,000.00		
	Local Master	do		12.00	12.00				
	Crown Attorney	H. R. Deyman	4,007.38		4,007.38	1,391.11	2,616.27		
	Clerk of the Peace	do							
ONTARIO Whitby	Sheriff	H. Bascom	12,119.42	5,983.25	18,102.67	6,203.32	4,200.00	1,716.10	ONTARIO
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. B. Coleman					1,000.00		
	Local Master	do		23.00	23.00				
	Crown Attorney	A. F. Annis	7,366.73		7,366.73	1,786.16	4,645.15	935.42	
	Clerk of the Peace	do							

OXFORD Woodstock	Sheriff	C. E. Sutherland	12,395.42	7,745.90	20,141.32	5,413.25	4,200.00	2,782.17 OXFORD
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	E. W. Cross (*b*)					1,000.00	
	Local Master	do		11.00	11.00			
	Crown Attorney	Craig McKay	4,536.66		4,536.66	816.15	3,720.51	
	Clerk of the Peace	do						
PARRY SOUND Parry Sound	Sheriff	J. E. Armstrong	2,773.88		2,773.88	1,230.63	1,543.25	PARRY SOUND
	Local Registrar	W. R. Dixon	1,993.59	1,337.25	3,330.84	70.75	1,890.00	32.84
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. B. Moon					1,000.00	
	Local Master	do						
	Crown Attorney	F. C. Powell (*Act'g*)	1,919.04		1,919.04	35.79	1,883.25	
	Clerk of the Peace	do						
PEEL Brampton	Sheriff	F. S. Hutchinson	3,208.53		3,208.53	1,959.77	575.00	673.76 PEEL
	Local Registrar	A. H. Milner	4,443.45	3,562.40	8,005.85	832.00	2,677.50	933.95
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	A. Cochrane					1,000.00	
	Local Master	do						
	Crown Attorney	A. G. Davis	3,699.68		3,699.68	586.00	3,113.68	
	Clerk of the Peace	do						
PERTH Stratford	Sheriff	H. D. Lang	8,474.11	4,927.75	13,401.86	4,469.93	3,937.50	66.68 PERTH
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	do	37.90		37.90			
	Surrogate Judge	J. L. Killoran					1,000.00	
	Crown Attorney	W. E. Goodwin	4,813.54		4,813.54	831.76	3,981.78	
	Clerk of the Peace	do						

(*a*) A. C. Pratt appointed 1st Nov., 1944. Figures shown are for whole year.

(*b*) E. W. Cross appointed Surrogate Judge, 2nd May, 1944; Judge F. E. Perrin retired.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (*Cont'd*)

County or District	Office	Officer	Fees Earned in Cash	Fees Earned in Law Stamps	Total Fees Earned	Disbursements	Net Income or Salary of Officer	Surplus Fees Paid to Province	County or District
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
PETERBOROUGH Peterborough	Sheriff	F. J. A. Hall (*Act'g*)	9,659.12	4,472.55	14,131.67	3,211.23	915.00	3,642.89	PETERBOROUGH
	Local Registrar	Mrs. M. M. Stevenson (*Act'g*)					1,890.00		
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	S. L. Smoke					1,000.00		
	Local Master	O. A. Langley	34.10		34.10	3.00	31.00		
	Crown Attorney	V. J. McElderry	5,524.24		5,524.24	560.59	4,481.82	481.83	
	Clerk of the Peace	do							
PRESCOTT AND RUSSELL L'Orignal	Sheriff	A. Landriault	6,038.95	1,970.55	8,009.50	3,275.76	3,150.00		PRESCOTT AND RUSSELL
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	C. W. A. Marion (*a*)					1,000.00		
	Local Master	do		4.10	4.10				
	Crown Attorney	W. R. Hall (*b*)	2,398.56		2,398.56	837.36	1,561.20		
	Clerk of the Peace	do							
PRINCE EDWARD Picton	Sheriff	A. E. Bowerman	4,365.33	2,356.65	6,721.98	1,165.85	3,675.00		PRINCE EDW'D
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. H. McLean (*c*)					1,000.00		
	Local Master	do		2.60	2.60				
	Crown Attorney	G. T. Walmsley (*d*)	2,021.40		2,021.40	225.00	1,796.40		
	Clerk of the Peace	do							
RAINY RIVER Fort Frances	Sheriff	C. L. Sundin	3,255.42	634.05	3,889.47	1,474.14	2,100.00		RAINY RIVER
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. R. Byers (*e*)					1,000.00		
	Local Master	do		28.80	28.80				
	Crown Attorney	N. L. Croome	1,623.60		1,623.60	844.24	779.36		
	Clerk of the Peace	do							

Renfrew Pembroke	Sheriff	W. H. Gibson	2,726.92		2,726.92	268.44	2,458.48		**Renfrew**
	Local Registrar	J. M. Beatty *(f)*	3,644.88	2,768.00	6,412.88	892.50	2,575.72	176.46	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. T. Mulcahy					1,000.00		
	Local Master	do		15.20	15.20				
	Crown Attorney	H. B. Johnson	3,318.30		3,318.30	841.36	2,476.94		
	Clerk of the Peace	do							
Simcoe Barrie	Sheriff	E. C. Drury	5,632.55	483.20	6,115.75	2,533.60	3,937.50		**Simcoe**
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	J. H. Mitchell	7,336.25	6,595.70	13,931.95	1,388.90	3,675.00	2,272.35	
	Surrogate Judge	J. G. Harvie					1,000.00		
	Local Master	do		27.60	27.60				
	Crown Attorney	F. A. Hammond	8,696.06		8,696.06	1,825.96	4,858.77	2,011.33	
	Clerk of the Peace	do							
Stormont, Dundas and Glengarry Cornwall	Sheriff	D. A. McNaughton	9,764.81	4,557.90	14,322.71	5,192.52	4,200.00	372.29	**Stormont, Dundas and Glengarry**
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	F. T. Costello					1 000.00		
	Local Master	do		37.90	37.90				
	Crown Attorney	J. G. Harkness		Fees commuted at $2,830.00 per annum.					
	Clerk of the Peace	do							
Sudbury Sudbury	Sheriff	A. J. Manley *(g)*	6,373.98		6,373.98	2,618.70	3,527.64	227.64	**Sudbury**
	Local Registrar	T. M. Mulligan	4,639.95	2,256.00	6,895.95	1,709.52	3,937.50		
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. Proulx					1,000.00		
	Local Master	do		8.90	8.90				
	Crown Attorney	E. D. Wilkins	Fees commuted at $5,500.00 per annum plus bonus.						
	Clerk of the Peace	do							

(*a*) C. W. A. Marion appointed Surrogate Judge, 22nd Aug., 1944. Judge Constantineau died 3rd July, 1944.
(*b*) W. R. Hall appointed 11th Dec., 1944. Figures shown are for whole year.
(*c*) Judge E. H. McLean died 26th April, 1944.
(*d*) G. T. Walmsley returned from military service and resumed his duties, 14th Nov., 1944. Figures shown are for whole year.
(*e*) Judge D. R. Byers died 18th Dec., 1944.
(*f*) J. M. Beatty returned from military duties, 1st Dec., 1944. Figures shown are for whole year.
(*g*) A. J. Manley appointed 1st June, 1944 Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1914 (*Cont'd*)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
TEMISKAMING Haileybury	Sheriff	H. Clifford	5,025.12	2,321.60	7,346.72	1,710.62	3,150.00	164.50	TEMISKAMING
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	G. H. Hayward					1,000.00		
	Local Master	do							
	Crown Attorney	C. F. Tuer	5,008.92		5,008.92	2,139.96	2,868.96		
	Clerk of the Peace	do							
THUNDER BAY Port Arthur	Sheriff	H. Thompson	7,099.50		7,099.50	3,239.85	3,000.00	859.65	THUNDER BAY
	Local Registrar	J. C. Colleran	5,731.30	3,655.60	9,386.90	2,119.41	3,150.00	461.89	
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	A. J. McComber					1,000.00		
	Local Master	Judge A. H. Dowler					1,000.00		
	Crown Attorney	P. V. Ibbetson	4,767.62		4,767.62	737.33	4,015.14	15.15	
	Clerk of the Peace	do							
VICTORIA Lindsay	Sheriff	A. J. Campbell (*Act'g*)	5,242.77	2,683.45	7,926.22	1,314.84	1,275.00	1,077.93	VICTORIA
	Local Registrar	Miss M. C. Sootheran					1,575.00		
	County Court Clerk	do (*Act'g*)							
	Surrogate Registrar	do							
	Surrogate Judge	J. A. McGibbon					1,000.00		
	Local Master	do		7.70	7.70				
	Crown Attorney	J. E. Anderson	3,395.32		3,395.32	729.91	2,665.41		
	Clerk of the Peace	do							
WATERLOO Kitchener	Sheriff	G. H. Gillies	15,985.20	10,040.15	26,025.35	6,881.78	4,200.00	4,903.42	WATERLOO
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. W. Clement					1,000.00		
	Local Master	do		24.50	24.50				
	Crown Attorney	W. P. Clement		Fees commuted at $3,500.00 per annum.					
	Clerk of the Peace	do							

WELLAND Welland	Sheriff	V. L. Davidson	6,298.23		6,298.23	2,868.21	3,430.02		WELLAND
	Local Registrar	J. E. Cohoe	9,781.90	6,990.10	16,772.00	3,888.00	4,762.79	1,131.11	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	H. E. Fuller (*a*)					1,000.00		
	Local Master	do		81.27	81.27				
	Crown Attorney	H. W. Macoomb	6,197.18		6,197.18	2,149.79	4,023.69	23.70	
	Clerk of the Peace	do							
WELLINGTON Guelph	Sheriff	H. C. Waind	10,842.45	6,464.30	17,306.75	3,229.44	4,200.00	3,413.01	WELLINGTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Local Master	do	70.60		70.60		70.60		
	Surrogate Judge	R. L. MacKinnon					1,000.00		
	Crown Attorney	J. M. Kearns		Fees commuted at $3,450.00 per annum.					
	Clerk of the Peace	do							
WENTWORTH Hamilton	Sheriff	A. C. Caldwell	20,700.32		20,700.32	8,971.25	4,462.50	7,266.57	WENTWORTH
	Local Registrar	S. G. Sims (*Act'g*)	26,697.07	23,496.90	50,193.97	6,884.33	3,975.00	15,837.74	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	E. F. Lazier					1,000.00		
	Local Master	do		48.60	48.60				
	do	Judge W. F. Schwenger					1,000.00		
	Crown Attorney	H. F. McCulloch	Fees commuted at $5,500.00 per annum plus bonus.						
	Clerk of the Peace	do							
	Ass't Crown Attorney	H. F. Brown					1,800.00		

(*a*) H. E. Fuller appointed Surrogate Judge, 2nd May, 1944.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (*Concl'd*)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
YORK Toronto	Sheriff	M. C. Zimmerman (Deputy) (*a*)	82,718.87		82,718.87	51,875.20	5,775.00	25,068.67	YORK
	County Court Clerk	A. S. Winchester	28,378.30		28,378.30	16,028.91	5,250.00	7,099.39	
	Surrogate Registrar	do	107,191.50	117,523.05	224,714.55	13,784.75		93,406.75	
	Clerk of the Peace	do (*b*)	12,333.98		12,333.98	7,633.95	3,150.00	1,550.03	
	Crown Attorney	J. W. McFadden	Fees commuted at $7,000.00 per annum plus bonus.						
	Ass't Crown Attorney	W. O. Gibson							
	do	F. I. Malone							
	do	N. Borins							
	do	A. Armstrong	145.00		145.00		1,500.00		
	do	G. W. Gardhouse							
	do	Chas. Hamm							
	Surrogate Judge	James Parker					2,600.00		
	do	J. A. Jackson					1,600.00		
	do	I. M. Macdonell					1,600.00		
	do	T. H. Barton					1,600.00		
	do	A. E. Honeywell					1,600.00		
	do	F. Denton					1,600.00		
	do	J. E. Lovering					1,600.00		
	do	J. A. Shea					1,600.00		
	do	O. E. Klein					1,600.00		

(*a*) M. C. Zimmerman, Deputy Sheriff, has had charge of the office since the death of W. H. S. Cane, 14th July, 1944. Figures shown are for whole year.

(*b*) A. S. Winchester appointed Clerk of the Peace, 17th Oct., 1944; W. W. Denison having died 1st Oct., 1944. Figures shown are for whole year.

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE, 1944

County or District and Address	Name	Gross Earnings	Gross Receipts	Salary and Bonus Paid by Province	Salary and Bonus Paid Out of Fees	Allowance Paid by Province for Office Expenses	Disbursements Deducted from Receipts	Amount Received by Province
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
CARLETON Ottawa	R. Mercier	11,809.55	2,447.54	5,775.00	......	1,500.00	1,725.44	722.10
COCHRANE Timmins	S. A. Caldbick	4,500.00	446.00	3,500.00	......	1,000.00	249.68	390.09
DUFFERIN Orangeville	A. G. Davis (*Act'g*) (*a*)	......	529.38	1,270.00	......	130.00	33.58	495.80
ESSEX Windsor	E. C. Awrey	22,612.73	11,427.46	6,300.00	......	......	2,578.74	8,848.72
LAMBTON Sarnia	H. M. Taylor	4,294.08	2,515.62	3,500.00	......	......	1,002.07	1,513.55
LANARK Carleton Place	W. W. Pollock	2,871.12	774.32	2,500.00	......	300.00	684.29	90.03
MIDDLESEX London	C. C. Savage (*b*)	6,813.92	6,813.92	4,334.33	1,250.00	......	2,742.35	2,821.57
NORFOLK Simcoe	W. E. Kelly	4,310.71	2,653.71	3,400.00	......	650.00	......	2,653.71
STORMONT, DUNDAS AND GLENGARRY—Cornwall	J. G. Harkness	2,682.00	624.00	2,830.00	......	400.00		624.00
SUDBURY Sudbury	E. D. Wilkins	8,410.20	1,774.20	5,775.00	......	......	1,770.55	3.65
TEMISKAMING Haileybury	C. F. Tuer (*Act'g*)	5,008.92	5,008.92	......	2,868.96	......	2,139.96	......
WATERLOO Kitchener	W. P. Clement	3,856.84	2,962.25	3,500.00	......	......	593.11	2,369.14
WELLINGTON Guelph	J. M. Kearns	3,857.00	2,218.83	3,450.00	......	750.00	143.83	2,075.00
WENTWORTH Hamilton	H. F. McCulloch	17,598.73	11,392.03	5,793.75	......	......	1,673.80	9,718.23
YORK Toronto	J. W. McFadden	......	2,822.76	7,350.00	......	*	20.75	2,802.01
do	W. W. Denison	12,333.98	12,333.98	......	3,150.00	......	7,633.95	1,550.03

* All salaries of staff paid direct by Province.

(*a*) A. G. Davis appointed 1st Apr., 1944; H. B. Church held office 1st Jan. to 31st Mar. Figures shown are for whole year.

(*b*) C. C. Savage's fees commuted at $5,500.00 per annum from 1st Apr., 1944.

STATEMENT OF REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, FOR THE YEAR ENDING 31st DECEMBER, 1944

No.	Registry Division	Registrar	Address	Gross Earnings of Office	Disbursements	Net Income or Salary of Officer	Amount Paid to County	Amount Paid to Province	No. of Instruments Registered
				$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	E. L. DeCourcy	Sault Ste. Marie	*7,555.40	7,224.13	2,835.00		5,519.51	2,586
2	Brant	A. Graham	Brantford	9,949.39	2,398.10	4,655.12	2,896.17		4,026
3	Bruce	M. F. Alexander	Walkerton	9,363.20	3,429.10	4,467.05	1,467.05		3,376
4	Carleton	T. V. Flanagan	Ottawa	9,768.40	3,625.00	4,514.34	1,629.06		3,277
5	Cochrane	J. A. A. Duranceau	Cochrane	*15,944.38	11,603.63	4,199.92		12,352.16	3,152
6	Dufferin	F. J. Patterson	Orangeville	2,509.65	709.60	1,800.05			843
7	Dundas	Harvey Johnston	Morrisburg	1,949.05	480.00	1,469.05			752
8	Durham, East	J. A. R. Elliott	Port Hope	4,661.05	2,077.90	1,900.00	683.15		667
9	Durham, West	do	Bowmanville						896
10	Elgin	E. B. Miller *(a)*	St. Thomas	*9,454.15	3,519.86	4,493.10		1,441.19	3,404
11	Essex	J. W. Graves (Dep'y) *(b)*	Windsor	33,980.35	9,356.67	4,494.87	20,128.81		13,021
12	Fort William	John McClure	Fort William	*8,779.78	5,953.90	2,729.96		6,126.55	2,922
13	Frontenac	W. J. Gibson	Kingston	7,949.05	2,420.00	4,264.53	1,264.52		2,752
14	Glengarry	S. O'Connor	Alexandria	2,601.95	500.00	2,101.95			866
15	Grenville	R. K. Millar	Prescott	2,466.15	201.55	2,264.60			876
16	Grey, North	G. H. Holmes	Owen Sound	6,756.40	1,978.25	3,889.08	889.07		2,253
17	Grey, South	H. McKechnie	Durham	4,205.55	1,160.00	3,022.78	22.77		1,467
18	Haldimand	J. G. Miller	Cayuga	4,422.95	1,636.51	2,000.00	786.44		1,543
19	Haliburton	E. E. McElwain	Minden	2,186.90	600.00	1,586.90			666
20	Halton	Miss M. B. Field	Milton	7,935.90	2,237.92	2,100.00	3,597.98		2,673
21	Hastings	R. J. S. Dewar	Belleville	8,968.90	4,127.10	3,920.90	920.90		3,381
22	Huron	Miss L. Macpherson	Goderich	8,418.89	2,720.22	2,410.00	3,288.67		3,066
23	Kenora	Mrs. E. A. Cunningham	Kenora	*4,628.09	4,310.73	2,625.00		4,268.62	1,223
24	Kent	M. Huffman	Chatham	13,050.16	3,930.00	4,812.00	4,308.16		5,094
	Kingston and Frontenac	(See Frontenac)							
25	Lambton	J. B. Palmer	Sarnia	12,617.43	5,842.54	3,225.00	3,549.89		4,847
26	Lanark, North	C. M. Forbes	Almonte	1,967.07	2,506.24	1,725.00	553.55		712
27	Lanark, South	do	Perth	2,817.72					1,038
28	Leeds	A. W. Gray	Brockville	5,712.85	1,791.00	2,750.00	1,171.85		2,022
29	Lennox and Addington	G. S. Reid	Napanee	3,466.45	586.60	2,879.85			1,265
30	Lincoln	W. D. Fairbrother	St. Catharines	14,625.30	8,623.10	4,500.22	1,501.98		5,354
31	London	W. F. Hungerford	London	11,693.90	3,109.75	4,758.42	3,825.73		4,506
32	Manitoulin	W. I. Wagg	Gore Bay	*1,721.93	2,860.60	1,890.00		751.33	487
33	Middlesex, East and North	Miss M. V. Walker	London	10,418.70	3,747.40	4,567.13	2,104.17		3,793
34	Middlesex, West	W. N. Reycraft	Glencoe	3,433.85	527.05	2,906.80			1,172

35	Muskoka	N. E. Prowse (*c*)	Bracebridge	*6,795.75	2,541.63	3,563.70		690.42	1,717
36	Nipissing	G. R. Brady	North Bay	*7,441.30	6,441.24	3,500.00		7,419.70	2,072
37	Norfolk	D. Gilbertson (*d*)	Simcoe	9,102.30	3,757.60	3,500.00	1,844.70		3,425
38	Northumberland, East	A. G. Willoughby (*e*)	Colborne	3,279.55	1,126.50	2,153.05			1,215
39	Northumberland, West	F. J. Slade	Cobourg	2,030.20	671.60	1,358.60			814
40	Ontario	A. W. Bell	Whitby	*13,125.85	6,475.70	3,000.00	3,650.15		4,776
41	Ottawa	R. D. Bray	Ottawa	16,622.00	5,237.10	4,250.00	7,135.90		5,646
	do	W. G. Pugsley (L.M.T.)	do	3,119.70	2,754.00				855
42	Oxford	W. J. MacWhinnie	Woodstock	9,330.00	3,835.40	4,247.30	1,247.30		3,405
43	Parry Sound	J. H. Tully	Parry Sound	*6,487.39	2,872.31	2,730.00		885.08	1,528
44	Peel	F. S. Hutchinson	Brampton	7,949.70	3,775.60	2,200.00	1,974.10		2,895
45	Perth	G. D. L. Rice (*f*)	Stratford	8,191.85	3,465.47	1,375.00	3,351.38		3,926
46	Peterborough	W. F. Morrow	Peterborough	9,587.62	2,245.85	4,634.18	2,707.59		4,427
47	Port Arthur	Miss I. Wilson	Port Arthur	*9,904.95	6,656.45	2,730.00		6,074.30	3,116
48	Prescott	J. L. Rochon (Dep'y) (*g*)	L'Orignal	3,676.83	670.15	3,003.34	3.34		1,411
49	Prince Edward	E. C. Fralick (*Act'g*)	Picton	2,643.10	332.29	2,310.81			963
50	Rainy River	N. L. Croome	Fort Frances	*3,509.85	1,625.45	1,884.40			977
51	Renfrew	G. W. Campbell	Pembroke	7,684.90	2,531.60	4,076.65	1,076.65		2,539
52	Russell	M. Stanley (*h*)	Russell	2,704.55	950.30	1,754.25			1,049
53	Simcoe	G. O. Cameron	Barrie	19,586.70	7,870.00	4,000.00	7,716.70		7,027
54	Stormont	J. C. Alguire	Cornwall	5,985.85	1,812.97	3,586.44	586.44		2,026
55	Sudbury	B. St. Pierre	Sudbury	*14,679.80	7,026.34	3,150.00		12,859.65	4,298
56	Temiskaming	P. J. Knox	Haileybury	*13,409.81	8,799.26	3,780.00		11,508.91	2,422
57	Toronto	I. T. Strachan	Toronto	95,742.20	57,824.86	6,000.00		37,845.74	37,213
58	Victoria	D. McQuarrie	Lindsay	4,826.80	1,640.05	3,093.37	93.38		1,730
59	Waterloo	G. V. Hilborn	Kitchener	16,277.30	7,217.95	4,000.00	5,059.35		6,518
60	Welland	E. E. Fraser	Welland	19,601.42	9,105.83	4,949.55	5,546.04		7,260
61	Wellington, North	J. J. McDonald	Arthur	3,253.90	1,337.29	1,916.61			1,306
62	Wellington, S. and C.	J. B. Mitchell	Guelph	7,637.29	2,983.60	3,826.85	826.84		2,706
63	Wentworth	W. H. Lovering	Hamilton	39,313.58	14,469.60	5,000.00	19,843.98		15,405
64	York, East and West	J. W. Mallon (*Act'g*)	Toronto	62,094.24	23,343.33	3,350.00		35,400.91	25,018
65	York, North	R. L. Boag	Newmarket	6,713.80	937.25	4,388.28		1,388.27	2,510
66	York	C. R. Deacon (M. of T.)	Toronto	41,028.95	30,358.96	5,775.00		41,028.95	11,924

* Land titles fees included.

(*a*) E. B. Miller died 12th Oct., 1944; Miss B. Coyne, Deputy, acted for remainder of the year. Figures shown are for whole year.

(*b*) J. W. Greaves, Deputy, acted from 13th Apr., 1944, the date T. E. Green dismissed from office. Figures shown are for whole year.

(*c*) N. E. Prowse appointed 28th Jan., 1944; Miss I. Thomson, Deputy, acted from 1st Jan to date of Mr. Prowse's appointment. Figures shown are for whole year.

(*d*) D. Gilbertson appointed 1st Jan., 1944.

(*e*) A. G. Willoughby appointed 1st May, 1944. Figures shown are for whole year.

(*f*) G. D. L. Rice returned from military duties, 1st July, 1944; Miss R. Hobson, Deputy, acted from 1st Jan. to 30th June.

(*g*) J. L. Rochon, Deputy, acted from date of death of H. M. Mooney, 15th June to 31st Dec. Figures shown are for whole year.

(*h*) M. Stanley appointed 1st May, 1944; J. A. Gamble died 19th Feb.; Miss Lowrie, Deputy, acted in interval. Figures shown are for whole year.

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1944

Local Masters of Titles Who Are Also Registrars of Deeds and Who Remit Surplus Fees to the Province

No.	District and Address	Name	Total Earnings	Salaries and Other Expenses Paid by Province	Salaries and Other Expenses Paid Out of Fees	Amount Received by Province
			$ c.	$ c.	$ c.	$ c.
1	ALGOMA Sault Ste. Marie	E. L. DeCourcy	7,555.40	5,252.53	1,971.60	5,519.51
2	COCHRANE Cochrane	J. A. A. Duranceau	15,944.38	8,011.41	3,592.22	12,352.16
3	FORT WILLIAM Fort William	John McClure	8,779.78	3,300.67	2,653.23	6,126.55
4	KENORA Kenora	Mrs. E. A. Cunningham	4,628.09	3,951.26	359.47	4,268.62
5	MANITOULIN Gore Bay	W. I. Wagg	1,721.93	1,890.00	970.60	751.33
6	NIPISSING North Bay	G. R. Brady	7,441.30	6,419.64	21.60	7,419.70
7	PORT ARTHUR Port Arthur	Miss I. Wilson	9,905.55	2,742.00	3,914.45	6,074.30
8	SUDBURY Sudbury	B. St. Pierre	14,679.80	5,737.19	1,289.15	12,859.65
9	TEMISKAMING Haileybury	P. J. Knox	13,409.81	6,915.02	1,884.24	11,508.91

Local Master of Titles Who Is Not Registrar of Deeds and Who Takes Fees

No.	County and Address	Name	Total Earnings	Disbursements	Net Earnings
			$ c.	$ c.	$ c.
1	CARLETON Ottawa	W. G. Pugsley	3,119.70	2,754.00	365.70

Local Masters of Titles Who Are Also Registrars of Deeds and Who Take Fees

No.	COUNTY OR DISTRICT AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	AMOUNT RECEIVED BY PROVINCE	NET TO OFFICER
			$ c.	$ c.	$ c.	$ c.
1.	ELGIN St. Thomas	Miss B. Coyne (*Act'g*) (*a*)	9,454.15	3,519.86	1,441.19	4,493.10
2	MUSKOKA Bracebridge	N. E. Prowse (*b*)	6,795.75	2,541.63	690.42	3,563.70
3	ONTARIO Whitby	A. W. Bell	13,125.85	6,475.70	3,650.15	3,000.00
4	PARRY SOUND Parry Sound	J. H. Tully	6,487.39	2,872.31	885.08	2,730.00
5	RAINY RIVER Fort Frances	N. L. Croome	3,509.85	1,625.45		1,884.40

Master of Titles, Toronto

COUNTY AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	SALARY PAID TO OFFICER	AMOUNT RECEIVED BY PROVINCE
		$ c.	$ c.	$ c.	$ c.
YORK Toronto	C. R. Deacon	41,028.95	30,358.96	5,775.00	41,028.95

(*a*) Miss B. Coyne acted from the date of death of E. B. Miller, 12th Oct., 1944, to 31st Dec., 1944. Figures shown are for whole year.

(*b*) N. E. Prowse appointed 28th Jan., 1944. Figures shown are for whole year.

MAGISTRATES, PROVINCE OF ONTARIO, 1911

No. of Magisterial Dist.	Counties and Districts in Magisterial Districts	Names of Magistrates in Magisterial Districts	Address	Rate of Salary Paid by Province	Rate of Salary Paid by Municipality	Travelling Expenses Paid by Province	Total Number of Cases	Total Fines and Fees Paid to Province
				$ c.	$ c.	$ c.		$ c.
1	Essex	I. B. Craig	Chatham	3,000.00		199.64	2,293	4,501.68
	Kent	D. M. Brodie (*a*)	Windsor		6,000.00			
	Lambton	A. W. MacMillan	do		5,000.00	90.04	6,602	85.00
		J. A. Hanrahan	do	2,000.00	2,500.00	258.10	1,272	6,361.65
		C. S. Woodrow	Sarnia	3,500.00		79.95	1,317	3,706.78
		Chas. Weir (Deputy)	do					
2	Elgin	L. M. Ball (Deputy)	Woodstock	20.00	per diem	3,008.91	1,060	3,312.98
	Middlesex	J. A. Makins	Stratford	3,000.00				
	Oxford	A. F. Cook (*b*)	do	3,000.00		186.92	257	797.41
	Perth	D. B. Menzies	London	500.00	5,500.00	138.35	4,618	1,282.87
	Huron	E. D. Smith	St. Thomas	3,000.00		82.27	655	2,732.26
		I. MacRae	Strathroy	2,000.00		519.20	232	2,230.67
3	Bruce	E. C. Spereman	Owen Sound	3,500.00		327.43	1,396	2,113.99
	Grey	F. W. Walker	Walkerton	3,000.00		393.24	519	973.02
	Dufferin	F. Watt	Guelph	3,500.00		229.23	1,051	1,585.43
	Wellington							
4	Brant	R. J. Gillen	Brantford	3,500.00		90.12	1,804	2,323.33
	Waterloo	H. R. Polson	Kitchener	3,500.00		668.16	3,655	3,997.42
	Norfolk	H. P. Innes (*c*)	Simcoe	1,800.00			1,152	3,405.20
5	Wentworth	S. E. Buck (Deputy)	Hagersville	20.00	per diem	215.82	433	1,626.09
	Haldimand	H. A. Burbidge	Hamilton		4,500.00		25,784	460.20
	Lincoln	Jas. McKay	do		3,000.00			
	Welland	J. H. Campbell	St. Catharines	3,500.00			2,454	6,005.99
		J. B. Hopkins	Niagara Falls	3,500.00		618.16	1,939	4,683.57
6	York	Wm. Keith (*d*)	Toronto, 57 Adelaide St. E.	4,000.00		59.43	4,873	15,897.21
	Halton	W. E. McIlveen	Mimico	4,000.00		350.45	5,593	15,414.05
	Peel	W. F. Woodliffe	Brampton	4,000.00		1,276.73	2,213	7,812.73
	Toronto	K. M. Langdon (Deputy) (*e*)	Georgetown	20.00	per diem			
		R. J. Brown	Toronto		6,200.00			
		F. C. Gullen	do		5,000.00			

		J. E. Pritchard (Deputy)	do	20.00	per diem			
		L. Stewart (Deputy) (*f*)	do		3,000.00			
		R. P. Locke (Deputy) (*g*)	do		2,500.00			
		R. Hossack	do		800.00			
		H. S. McCready	do				89,573	2,348.00
		J. L. Prentice	do		5,000.00			
		A. L. Tinker	do		6,000.00			
		A. E. Kirkpatrick (*h*)	do					
		H. S. Mott	do					
		D. Webster (Deputy)	do	1,855.00	1,145.00			
7	Ontario Simcoe Muskoka	K. A. Cameron	Orillia	3,500.00		854.23	1,374	4,144.69
		F. S. Ebbs	Oshawa	3,500.00		457.00	2,234	9,548.37
		C. Jeffs	Barrie	3,500.00		209.62	1,310	5,024.93
		R. Thomas (Deputy)	Bracebridge	2,000.00		222.32	518	2,982.18
		F. C. Macdonald (Deputy)	Beaverton				....	
8	Northumberland and Durham Peterborough Victoria Haliburton	R. B. Baxter	Port Hope	3,500.00		566.49	795	2,155.95
		E. A. Gee	Lindsay	3,000.00		989.83	992	4,220.61
		O. A. Langley	Peterborough	3,500.00		383.76	1,318	4,112.52
9	Hastings Lennox and Addington Frontenac Prince Edward	J. L. Lloyd	Belleville			1,998.33	3,179	9,558.94
		T. Y. Wills (*i*)	do	3,500.00				
		A. B. Collins	Belleville	20.00	per diem			
		J. L. Lloyd	Northbrook	3,500.00		252.57	471	1,508.84
		J. B. Garvin	Kingston	3,300.00		891.96	2,087	5,644.43
10	Renfrew Lanark Carleton	A. H. Lieff	Ottawa	3,000.00		129.06	978	2,190.20
		T. M. J. Galligan	Pembroke	2,500.00		313.14	1,318	5,290.56
		A. J. Fraser (Deputy)	Ottawa	2,400.00	2,400.00		947	
		Joachim Sauvé (Deputy)	do		2,500.00			
		F. S. Doyle (Deputy)	Smith's Falls	3,000.00		586.77	1,168	3,417.76
		G. E. Strike	Ottawa		5,500.00		6,460	448.00
		R. A. Jamieson (Deputy) (*j*)	Almonte	20.00	per diem			

(*a*) D. M. Brodie retired 4th Feb., 1944; A. W. MacMillan appointed from 15th May, 1944.
(*b*) A. F. Cook appointed 1st Aug., 1944; J. A. Makins retired.
(*c*) H. P. Innes appointed from 1st Feb., 1944.
(*d*) Wm. Keith superannuated 23rd June, 1944; O. M. Martin appointed 1st Dec., 1944.
(*e*) K. M. Langdon appointed 1st Jan., 1944.
(*f*) Lorne Stewart appointed 19th Apr., 1944.
(*g*) R. P. Locke appointed 15th May, 1944.
(*h*) A. E. Kirkpatrick resigned 10th July, 1944.
(*i*) T. Y. Wills appointed 15th Nov., 1944.
(*j*) R. A. Jamieson appointed 1st July, 1944, at $20.00 per diem when services required.

MAGISTRATES, PROVINCE OF ONTARIO, 1944 (*Concl'd*)

No. of Magis-terial Dist.	Counties and Districts in Magisterial Districts	Names of Magistrates in Magisterial Districts	Address	Rate of Salary Paid by Province	Rate of Salary Paid by Munici-pality	Travel-ling Expenses Paid by Province	Total Number of Cases	Total Fines and Fees Paid to Province
				$ c.	$ c.	$ c.		$ c.
11	Leeds and Grenville	G. A. Wright	Brockville	3,000.00		616.54	1,817	7,045.59
	Dundas	G. D. Loucks (Deputy) (*a*)	Almonte	20.00	per diem			
12	Glengarry	P. C. Bergeron	Cornwall	3,500.00		287.57	1,079	3,271.92
	Prescott and Russell	R. Labrosse	Vankleek Hill	3,500.00		794.53	627	2,033.81
	Stormont	J. S. Latchford (Deputy)	Cornwall	20.00	per diem			
13	Cochrane	S. Atkinson	Haileybury	4,000.00		2,597.50	2,963	12,983.70
	Temiskaming	E. R. Tucker	Cochrane	3,500.00		1,055.18	990	5,019.69
		S. C. Platus (Deputy)	Timmins	20.00	per diem			
14	Nipissing	M. G. Gould	North Bay	2,500.00		316.31	1,369	7,413.30
15	Sudbury	W. M. Cooper	Sudbury	3,000.00		963.43	692	8,369.93
	Manitoulin	W. J. Golden	Little Current	1,800.00		938.38	222	801.25
	Parry Sound	A. D. Meldrum	Parry Sound	3,000.00		47.05	407	2,453.75
	(West Portion)	J. S. McKessock	Sudbury	3,500.00		33.65	6,701	9,518.25
16	Algoma	W. J. Golden	Espanola			326.23	170	397.00
		Jas. McEwen	Sault Ste. Marie	3,000.00			1,417	3,580.36
		G. J. McArthur (Deputy)	Blind River	2,500.00		134.32	251	1,637.10
17	Thunder Bay	C. D. LeMay	Fort William	4,000.00		392.71	1,526	6,697.72
	Kenora	C. D. LeMay	Port Arthur			32.62	1,996	8,949.55
	Patricia	T. H. Wolfe	Kenora	3,500.00		1,183.76	969	2,582.25
18	Rainy River	H. L. Cruso	Fort Frances	3,000.00		181.95	414	1,875.35
					Totals:	26,548.96	209,504	238,092.51

(*a*) G. D. Loucks appointed 16th June, 1944, at $20.00 per diem when services required.

JUVENILE COURTS AND OFFICERS, PROVINCE OF ONTARIO

The Juvenile Delinquents Act (1908 Canada) has been proclaimed and Juvenile Courts established in the following areas:

County or District	Address	Juvenile Court Judge	Probation and Children's Aid Officers
Brant County	Brantford	Judge D. J. Cowan	J. P. Temple
Carleton County (including Ottawa)	Ottawa	A. J. Fraser J. P. Balharrie (Deputy)	A. J. Fraser (Senior Probation Officer) M. Racette (Ass't Probation Officer) E. D. Walsh (Ass't Probation Officer)
Cochrane District	Cochrane	E. R. Tucker	A. G. Carson
Dufferin County	Orangeville	Judge W. T. Robb	
Essex County	Windsor	D. M. Brodie J. A. Hanrahan (Deputy)	
Grey County	Owen Sound	E. C. Spereman	A. E. Trout
Haldimand County	Dunnville		C. R. Bilger
Huron County	Stratford	J. A. Makins	H. T. Edwards
Kenora	Kenora	T. H. Wolfe	Wm. Doherty A. Sheridan J. G. Jenkins H. S. Johns E. Olson
Kent County	Chatham	I. B. Craig	
Lincoln County	St. Catharines	Judge J. G. S. Stanbury	L. S. Richardson
Middlesex County	London	D. B. Menzies	A. G. N. Bradshaw
Nipissing District	North Bay	J. H. McCurry	John Brown
Norfolk County	Simcoe	Judge E. S. Livermore	F. V. Miller
Northumberland and Durham	Cobourg	Judge J. C. M. German R. B. Baxter (Deputy)	
Oshawa (City)	Oshawa	F. S. Ebbs	O. M. Alger
Oxford	Woodstock	L. M. Ball	R. G. Clowes
Perth County	Stratford	J. A. Makins	Hugh Ferguson
Port Colborne (Town)	Niagara Falls	J. B. Hopkins	
Stormont, Dundas and Glengarry	Cornwall	P. C. Bergeron	H. C. Nugent
Prescott and Russell	Vankleek Hill	R. Labrosse	
Sudbury	Sudbury	E. C. Facer	E. B. Paquette
Temiskaming District	Haileybury	S. Atkinson	J. R. McCarthy
Toronto (City)	Toronto	H. S. Mott R. Hossack	H. S. Mott and staff
Waterloo County	Galt	H. R. Polson, *pro tem*	Arthur Pullan
Wentworth County	Hamilton	H. A. Burbidge J. McKay	J. H. Trusdale Mrs. Edna L. Fairfield
York County	Toronto	D. Webster	J. A. Knowles

DIVISION COURTS, ONTARIO

List of Clerks and Bailiffs, Their Post Office Address, Their County or District, Number of Court, Number of Cases and Gross Earnings

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Algoma	1	Sault Ste. Marie	806	P. E. Day	3,193.30	George L. Allan	1,978.45
	2	Bruce Mines	2	Wm. White	33.83	Wm. White (*Act'g*)	21.35
	3	Thessalon	21	Thos. E. Hill	105.90	John B. Hill	42.00
	6	Richard's Landing	...	J. C. Martin	(No report)		(No report)
	7	Blind River	113	J. Carlyle	424.65	J. H. Hicks	212.55
Brant	1	Brantford	754	F. J. Calbeck	2,957.65	F. J. Calbeck	1,556.39
	2	Paris	68	J. B. Appleby	247.25	R. E. Haire	156.65
	3	St. George	14	G. F. Glaves	80.90	Alvin McIntyre	89.75
	4	Burford	8	J. P. Fraser	25.70	J. P. Fraser	22.65
	5	Oakland	1	E. M. Edy	19.15		
		Scotland				L. Wilson	18.40
Bruce	1	Walkerton	46	A. J. Brown	266.54	W. R. Binkley	181.60
	2	Teeswater		John Good	(No report)	George K. Armstrong	(No report)
	3	Kincardine	37	E. A. Henry	180.55	W. R. Peter	101.05
	4	Paisley	7	E. D. Elwes	30.75	M. Leitch	10.25
	5	Port Elgin	33	J. J. Chapman	159.80	A. W. Travis	33.00
		Southampton				N. Murray	62.10
	7	Tara	14	J. R. Van Dusen	66.50	T. W. Strong	71.20
	8	Wiarton	51	G. W. Taylor	223.95	T. L. Boyle	146.85
		Tobermory				D. A. S. Munn	11.50
	11	Lucknow	18	E. H. Agnew	73.50	R. J. Moore	53.90
	12	Chesley	27	H. Willoughby	149.00	John E. Beattie	84.75
Carleton	1	Ottawa (74 Sparks St.)	2,735	Allan F. Moore	12,921.65	D. W. Wilson	7,698.15
	3	Carp	12	J. W. Humphries	89.27	J. Nicholson (*Act'g temp.*)	25.70
	4	Galetta	5	J. W. Dickson	39.65		29.00
	5	North Gower	9	Fred R. Mills	44.95	Thos. Harbison	44.75
		Edwards	...			J. G. Rowan	42.60
	7	Ottawa (48 Sparks St.)	1,321	E. A. Mason	5,457.73	J. M Hoey	3,361.06
Cochrane	1	Cochrane	62	G. A. Kydd	263.15	O. Gauthier	206.95
	2	Timmins	954	E. H. Hill	3,540.80	C. B. Alton	2,237.74
	3	Matheson	35	John H. Cole	135.10		
		Watabeag	...		...	John H. Cole (*Act'g temp.*)	66.15
	4	Kapuskasing	105	G. Desloges	412.10	G. Desloges	302.59

	5	Hearst	29	Paul-Omer Brosseau	131.25	W. J. Nichols	125.05
	6	Ansonville	111	W. J. Kenney	366.45	W. J. Kenney (*Act'g temp.*)	239.74
Dufferin	1	Orangeville	52	W. C. Hopkins	247.95	W. R. Campbell	92.15
	2	Shelburne	6	T. P. McFadden	19.30	Jos. Tindale	16.65
	5	Grand Valley	7	Miss N. M. Foster (*Act'g*)	33.75	C. A. Hodgson	29.70
Elgin	1	Aylmer	218	E. C. Monteith	994.20	L. Harvey	373.70
	3	St. Thomas	505	F. R. Palmer	2,112.46	A. C. Schleihauf	806.22
	4	Dutton	69	A. McCallum	673.98		
		Wallacetown				A. McCallum (*Act'g*)	261.76
Essex	2	Amherstburg	61	R. W. Kenyon	308.60	J. A. Foster	219.37
	3	Kingsville	31	E. L. Frost	138.98	William Shaw	89.65
	4	Harrow	40	Wm. Reese	220.07	Wm. Reese (*Act'g temp.*)	121.20
	5	Leamington	90	C. A. Edsall	521.40	C. G. Baker	302.65
	6	Belle River	30	Mrs. A. Wilkinson	193.90	J. N. Mousseau	71.65
	7	Windsor	1,723	L. A. Deziel	10,228.55	Chas. E. Bayley	6,861.35
	8	Essex	61	H. R. Johnston	341.00	H. R. Johnston (*Act'g*)	213.82
	9	Comber	7	Wm. A. Keith	54.90		
		Stoney Point				Wm. A. Keith (*Act'g temp.*)	25.40
Frontenac	1	Kingston	671	Miss G. L. Jenkin	2,302.61	H. C. Amey	1,658.64
	4	Verona	28	H. W. Asselstine	148.25	E. Goodberry	99.65
	6	Sharbot Lake	15	Miss R. J. Thomson	82.14	Wm. J. Thomlison	64.75
Grey	1	Owen Sound	425	H. G. Foot	1,529.25	H. G. Foot (*Act'g temp.*)	748.50
	2	Durham	41	P. Ramage	211.32	Wm. C. Sharp	135.45
	3	Meaford	51	Mrs. W. H. Chapple (*Act'g*)	197.02	W. H. Arthur	99.90
	4	Clarksburg	10	W. I. Field	58.44	M. J. Dillon	53.63
	5	Flesherton	21	J. A. Richards	101.85	M. S. McLeod	128.03
	6	Chatsworth	21	Allan Findlay	119.65	M. E. Galbraith	85.55
	7	Hanover	91	D. D. Brigham	317.15	R. P. Jones	185.52
	8	Markdale	32	G. A. Beaton	177.21	G. S. Dundas	70.50
Haldimand	1	Caledonia	16	Miss H. J. McGregor	59.94	C. H. Shea	57.35
	2	Cayuga	10	Thos. E. Lishman	60.55	Thos. E. Lishman	32.10
	3	Dunnville	55	Miss H. McIndoe	239.11	G. A. Nott	111.45
	4	Jarvis	10	Moyes C. Honey	97.55	Moyes C. Honey	85.10
Haliburton	1	Minden	14	D. F. Rogers	47.90	J. H. Graham	51.75
	2	Haliburton	27	A. G. Schofield	130.02	A. G. Schofield	64.05
	4	Tory Hill	9	A. E. Boyce	42.23	H. A. Mumford	40.35

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Halton	1	Milton	118	B. Knight	434.40	B. Knight	199.00
	2	Oakville	78	J. H. Chambres	271.40	A. Handy	269.40
	3	Georgetown	57	E. C. Thompson	169.46	Wm. Ward	71.33
	4	Acton	55	Wilfred Coles	246.66	Wilfred Coles	109.00
	6	Burlington	52	C. D. Bull	269.59	C. D. Bull (*Act'g temp.*)	216.13
Hastings	1	Belleville	676	H. B. Wilson	2,416.75	Wm. Tice	1,298.91
	2	Coe Hill	7	H. G. Lehigh (*Act'g*)	70.75		
		St. Ola				C. E. Thompson (*Act'g temp.*)	60.70
	4	Tweed	44	A. C. Blakely		Alfred Davis	184.00
	5	Stirling	14	J. E. O'Donnell	62.30	E. A. Luery	48.10
	6	Madoc	104	K. T. Nicol (*Act'g*)	411.80	John N. Devolin	169.30
	7	Deseronto	16	Miss Mary C. Maher	53.95	Miss Mary C. Maher	29.55
	8	Frankford	14	W. N. Simmons	69.60	F. A. Ferguson	62.06
	9	Trenton	493	O. W. Pierce	1,523.00	O. W. Pierce	885.31
	10	Marmora	23	G. R. Hartley	112.60	M. J. O'Connor	89.40
	11	Maynooth	14	M. J. Flynn	69.50	Wm. Carswell	57.95
	12	Bancroft	80	J. F. Reid	324.90	R. F. Delyea	287.80
Huron	1	Goderich	202	J. N. Kernighan	670.57	J. H. Hays	507.70
	2	Seaforth	52	E. C. Chamberlain	246.80	J. M. Govenlock	134.15
	3	Clinton	3	H. T. Rance	28.25	N. Kennedy	37.20
	4	Brussels	15	A. A. Lamont	85.30	Geo. Evans (*Act'g temp.*)	62.30
	5	Exeter	26	James H. Grieve	119.35	F. E. Willis	146.44
	8	Wingham	27	F. A. Templeman (*Act'g*)	116.00	W. J. Brown	79.95
	9	Wroxeter	14	Thomas Brown	86.73	A. E. Gallahar	96.35
	10	Zurich	7	A. J. Kalbfleisch	68.53	W. Fritz	56.75
	11	Crediton	7	F. W. Morlock	47.05	H. Lewis	92.15
	12	Blyth	4	Mrs. M. L. Hall (*Act'g*)	23.75	A. W. P. Smith (*Act'g temp.*)	12.50
Kenora	1	Kenora	83	L. D. McCallum (*Act'g*)	324.08	Harry S. Murphy (*Act'g*)	171.71
		Red Lake				George W. Aiken	(No report)
	3	Dryden	32	J. E. Gibson	137.10	Dan. Wright (*Act'g*)	94.95
	4	Sioux Lookout	53	J. E. Cole	191.65	M. H. Badger	88.20
Kent	1	Chatham	590	P. K. Morley	2,035.85	R. Thayer	1,486.43
	2	Ridgetown	27	H. P. Stennett	210.40	R. Priestley	152.25

	3	Dresden	51	H. E. Wells	266.20	Roy Smale	147.01
	4	Blenheim	97	W. Nudds	477.10	W. Nudds	291.58
	5	Wallaceburg	107	G. F. Glassford	478.10	Joe M. Hess	291.48
	6	{Bothwell	31	I. A. MacLean	126.17		
		{Thamesville				G. H. Pavey	(No report)
	7	Tilbury	28	Mrs. E. Williams	247.25	Mrs. E. Williams (*Act'g*)	101.72
Lambton	1	Sarnia	901	J. J. Langan	3,476.45	L. M. Duncan	1,658.90
	2	Watford	24	C. A. Class	109.75	Robert Auld	64.20
	3	Florence	11	R. D. Bodkin	46.70	Wilfrid Lindsay	34.56
	5	Forest	13	A. H. Bannister	44.80	G. Karr	23.80
	6	Thedford	14	F. C. Gibson	71.70	G. Sheppard	55.45
	8	Petrolia	69	W. Reid	258.88	J. A. Taylor	233.71
	9	Alvinston	4	Thos. Allison	28.00	Roy H. Croft	14.75
Lanark	1	Perth	52	J. H. Devlin	239.65	J. H. Devlin (*Act'g*)	101.85
	2	Lanark	22	E. J. Tennant	78.30	J. C. Molyneaux	84.30
	3	Carleton Place	30	W. H. Matthews	140.96	Robert White	73.15
	4	Smiths Falls	255	John A. Blackburn	965.50	J. H. Cullen	301.20
	5	Almonte	26	Howard Giles	113.75	(Resigned)	96.85
Leeds and Grenville	1	Brockville	638	H. H. Webb	2,211.20	J. D. Wetherell	1,375.91
	2	Prescott	81	F. B. Robinson	351.35	E. B. Rickey	333.71
	3	Gananoque	75	C. Sine	522.28	G. F. Whaley	133.05
	4	Kemptville		M. E. Waterson	(No report)	B. F. Dangerfield	(No report)
	5	Merrickville	4	M. G. Corbett	17.90	A. L. Telford	7.60
	6	Delta	37	W. W. Phelps	132.80	H. W. Imerson	40.85
	7	Toledo and Newbliss	10	I. E. Lockwood	54.15	W. R. Pryce	34.95
	9	Athens	7	E. J. Purcell	31.84	E. J. Purcell (*Act'g*)	17.35
	12	Mallorytown	20	G. G. Root	82.75	G. G. Root	71.28
Lennox and Addington	1	Napanee	100	E. J. Pollard	591.87	G. A. Johnston	381.66
	7	Tamworth	12	H. A. Reynolds	70.07	H. A. Reynolds (*Act'g temp.*)	67.06
	8	{Flinton	14	Howard Hasler	67.25		
		{Northbrook				M. A. Wood	76.10
	9	Denbigh	4	C. P. Stein	11.50	H. O. Fritsch	13.55
Lincoln	2	St. Catharines	821	A. H. Trapnell	3,414.93	W. McClelland	2,035.13
	5	{Grimsby	52	Byron A. Smith	282.20	J. K. Harstone	155.40
		{Smithville				H. Gracey	191.96
Manitoulin	1	Gore Bay	4	W. I. Wagg	23.30	W. I. Wagg (*Act'g temp.*)	9.50
	2	Little Current	34	W. A. Sims	112.30	Roy Vanzant	62.50
	3	Manitowaning	2	J. R. W. Phillips	11.90	J. R. W. Phillips	4.06

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Middlesex	1	London (Richmond Bldg.)	751	C. H. Foster	2,918.15	A. E. Sherlock	1,544.59
	2	Parkhill	70	Alex. G. Cameron	224.85	Alex. G. Cameron	139.00
	3	Lucan	15	J. R. Murray	132.34	J. R. Murray (*Act'g*)	(Nil)
	4	Delaware	4	J. H. Matthews	35.50	G. W. Ashby	28.40
	5	Glencoe	16	Charles George	167.55	S. G. Humphries	206.50
	6	Strathroy	27	C. Denniss	138.11	Ed. Upton	112.30
	7	Dorchester Station	9	H. A. McIntyre	78.75		46.30
	9	London (Moore Bldg.)	701	W. P. Simpson	2,715.80	W. R. Campbell	1,507.23
Muskoka	1	Bracebridge	46	D. T. Hodgson	173.25	H. J. Read	165.45
		Port Carling				W. E. Massey	(Nil)
	2	Gravenhurst	24	J. B. Lindsell	74.30	L. J. Hills	72.15
	3	Huntsville	43	H. G. Harper	162.48	A. W. Plowright	120.30
Nipissing	1	Sturgeon Falls	67	I.s. Rod. Vannier	281.89	J. O. Brosseau	218.05
	2	Mattawa	2	C. A. Fink	7.70	C. A. Fink (*Act'g*)	9.50
	3	North Bay	273	J. J. Dennis	1,051.28	J. J. Dennis (*Act'g temp.*)	630.66
Norfolk	1	Simcoe	151	H. W. Jones	599.28		469.80
	2	Waterford	65	J. E. Wright	201.32	R. C. McMichael	141.66
	3	Teeterville		Ed. Meredith	(No report)		
		Windham Centre				J. Baker	(No report)
	4	Delhi		Miss M. G. Lawson	(No report)	A. W. Eitel	(No report)
	6	Port Rowan	30	A. A. Foy	113.33		
		St. Williams				A. A. Foy	102.64
	7	Fairground	7	C. S. Burger	63.39	C. S. Burger	73.05
	8	Port Dover	14	W E. Wicker	83.10	W. E. Wicker	64.40
Northumberland and Durham	1	Bowmanville	39	Mrs. R. Bird (*Act'g*)	200.50	Roger Bird (*Act'g temp.*)	111.85
	2	Newcastle	13	Miss I. M. Rinch	113.77	T. W. Jackson	111.89
	3	Port Hope	93	S. R. Caldwell	445.29	F. C. Lingard	189.40
	4	Millbrook	12		75.16	J. W. Hutchinson	63.40
	5	Cobourg	80	Mrs. M. Ewart	425.72	D. Ewart	260.25
	7	Colborne	9	John W. McCarl	25.85	C. M. Allen	18.30
	8	Brighton	35	E. C. Brown	81.55	Wm. C. Adams	83.25
	9	Warkworth	12	W. Grant Allen	51.24	W. Grant Allen	35.50

	10	Wooler	6	E. Nelson	21.67	W. J. Stacey	11.45
	11	Campbellford	14	J. M. Bygott	156.40	J. M. Bygott	66.70
Ontario	1	Whitby	315	Wm. K. Cooke (*Act'g*)	1,820.77	Wm. K. Cooke	1,087.27
	2	Claremont	34	Thos. Gregg	141.75	......	......
		Balsam	......	......	......	Burnett Jamieson	134.96
	3	Port Perry	18	Geo. R. Davey	85.40	......	......
		Greenbank	......	......	......	G. R. Till	75.40
	4	Uxbridge	16	W. Tunstell	72.22	W. Tunstell (*Act'g temp.*)	40.40
	5	Cannington	7	S. F. Brandon	25.65	S. F. Brandon (*Act'g*)	22.70
	6	Beaverton	12	F. R. McMillan	43.25	D. Campbell	37.55
	8	Oshawa	1,079	R. B. Smith	3,535.89	P. H. Jobb	2,386.63
Oxford	1	Woodstock	585	W. Chas. Orum	2,003.26	F. L. Clarkson	1,103.70
	2	Drumbo	16	L. E. Peterson	50.95	John McVittie	40.20
	3	Embro	50	John A. McKay	170.00	Edwin Collins	110.00
	4	Norwich	47	Frederick Snell	512.27	Frederick Snell	(Nil)
	5	Ingersoll	238	R. S. Clark	850.65	W. F. Markham	497.00
	6	Tillsonburg	149	H. Berry	981.23	M. G. Smith	524.40
	7	Tavistock	34	C. J. Kaufman	111.65	J. Schippling	71.30
Parry Sound	1	Parry Sound	282	Wm. J. Rightmyer (*Act'g*)	1,018.75	Thomas M. Horne	522.41
		Rosseau	......	......	......	......	......
		Dunchurch	......	......	......	R. Gibson	(No report)
	4	Burk's Falls	14	Joseph Hilliar	81.53	W. J. Maynard	125.74
	6	Powassan	4	L. G. Phillips	39.65		72.40
	7	South River	8	F. W. Hosking	37.76	James C. Carter (*Act'g temp.*)	45.55
Peel	1	Brampton	83	T. W. Thomson	492.10	C. A. Firman	374.66
	2	Cooksville	43	G. M. Harris	490.32	......	......
		Lorne Park	......	......	......	B. Denison	420.45
	3	Caledon	4	Douglas Pattullo	44.00	George Giles	63.85
Perth	1	Stratford	432	James Stewart	1,354.80	D. W. Forbes	650.55
	2	Mitchell	18	J. T. Levy	173.40	Z. McCallum	202.60
	3	St. Mary's	107	E. A. Price	427.11	E. A. Price	166.83
	5	Milverton	30	J. Edgar Weir	93.45	Isaac Kipfer	36.15
	6	Listowel	62	Miss Olive I. Heibein	262.80	W. J. Roberts (*Act'g*)	119.09
Peterborough	1	Peterborough	395	C. J. Seymour	2,498.06	Nagle E. Phelan	1,696.70
	2	Norwood	15	J. J. Stewart	77.95	John Marks	67.65

DIVISION COURTS, ONTARIO (*Cont'd*)

County or District	No. of Court	Post Office Address	No. of Cases Entered	Clerk	Gross Earnings	Bailiff	Gross Earnings
					$ c.		$ c.
Prescott and Russell	2	Vankleek Hill	30	Colin McKinnon	118.90	Raoul Martin	91.80
	4	Plantagenet	22	F. Lapensee	66.90	U. Chartrand	50.80
	5	Cumberland	1	John McMillan	33.25	John McMillan (*Act'g.*)	48.10
	6	Embrun	17	J. A. Lacombe	63.08	Lorenzo J. DesRosiers	32.70
	7	Hawkesbury	145	Mrs. M. A. B. Roy	663.65	J. H. Gelineau	421.95
	8	Fournier	11	Mrs. A. McCusker	65.80	...	...
		St. Bernardin, R.R. 2	...	...	...	Ira Gates	53.20
	9	Lefaivre	12	J. D. Prescault	47.40	...	...
		Alfred	...	...	...	L. Lamarche	25.85
	10	Rockland	28	Lucien Regnier	104.55	A. Therrien	77.10
	11	Casselman	18	J. L. Quesnel	47.05	...	...
		Limoges	...	...	...	A. L. MacDonald	52.70
Prince Edward	1	Picton	50	H. R. Way	345.75	H. J. Ringer	272.17
	5	Wellington	38	A. E. Marvin	160.44	A. E. Marvin	104.05
Rainy River	1	Fort Frances	86	Mrs. C. E. Hollands	304.95	Mrs. C. E. Hollands (*Act'g*).	109.22
	2	Emo	...	E. T. McComb	(No report)	C. Roy Austin	(No report)
	3	Rainy River	21	D. A. McQuarrie (*Act'g. temp.*)	76.95	D. A. McQuarrie	76.43
Renfrew	1	Pembroke	187	Arthur Collins	876.78	A. E. Storie	254.23
	2	Beachburg	7	James Bennie	28.02	J. H. Valliant (*Act'g*)	31.70
	3	Renfrew	218	A. J. Devine	742.55	J. J. McNulty	110.00
	4	Arnprior	52	R. A. Jeffery (*Act'g*)	306.02	A. S. McLaren	75.45
	5	Eganville	7	G. G. Reinke	51.45	John Pearson	51.60
	6	Cobden	18	H. G. McGinn	76.60	W. J. McKay	59.40
	7	Killaloe Station	49	P. J. Harrington	214.70	W. O'Kum	219.61
Simcoe	1	Barrie	133	Wm. M. Dinwoody	508.41	Wm. M. Dinwoody	(No report)
	2	Bradford	9	C. W. Jackson	35.13	C. W. Jackson	20.55
	3	Beeton	9	B. Wright	76.20	D. W. Watson	68.70
	4	Collingwood	104	W. F. Toner	501.58	Hugh McLean	392.30
	5	Craighurst	15	T. C. Craig	80.15	...	...
		Hillsdale	...	...	...	T. C. Craig (*Act'g*)	36.15
	6	Orillia	447	Mrs. A. E. Smith (*Act'g*)	1,670.60	W. D. Craw	826.06
	7	New Lowell	7	Mrs. R. Carter (*Act'g*)	Nil	Oscar Rowe	58.00
	8	Alliston	32	D. J. Gallaugher	(No report)	G. Armstrong (*Act'g*)	(No report)

	10	Coldwater	29	C. M. Robinson	105.20	W. E. Jackman	71.10
	11	Midland	211	James A. Clarkson	1,007.88	James A. Clarkson	548.35
Stormont, Dundas and Glengarry	2	Alexandria	37	P. J. Morris	196.16	P. J. Morris (*Act'g*)	155.60
		{Lancaster	......		......	Francois Major	110.48
		{Williamstown					......
	3	Cornwall	598	J. F. Denneny	2,353.30	A. D. Snetsinger	1,332.86
	4	Aultsville	2	A. A. Morrison	26.15	E. MacDougall	53.52
	5	Morrisburg	19	M. A. Campbell	117.80	R. L. Duval	97.30
	6	Iroquois	81	W. E. Fitzsimmons	270.75	R. Mustard	167.10
	7	Hallville (Mountain R.R. 2)	16	Edward Bush	102.63	Ivan Christie	78.65
	8	{Finch	14	A. M. McDougall	55.88		
		{Berwick	......				44.30
	10	Chesterville	39	Keith Nash	200.35	D. A. McDonald	157.25
	11	Moose Creek	7	M. MacLeod	40.15	Wm. Legault	53.00
	12	Maxville	8	J. W. Grant	58.75	John H. MacKillican	40.15
Sudbury	1	{Sudbury	1,521	D. Cameron	5,604.10	J. C. Gravelle	3,759.27
		{Foleyet	......			F. M. Lincker	(Nil)
	2	Chelmsford	12	E. D. Wilkins (*Act'g*)	76.43	J. A. Gratton (*Act'g temp.*)	45.30
	3	Webbwood	6	J. C. McMillan	25.25	F. A. Van Norman	35.50
	4	{Warren	19	R. H. Wilson	134.38	R. H. Wilson (*Act'g*)	64.75
		{Noelville	......			D. Geroux	37.85
	5	Chapleau	108	Mrs. M. E. Morris	460.04	P. E. Scott	28.95
Temiskaming	1	Haileybury	35	H. R. Jenkins	204.65	H. E. Blackwall	135.05
	2	New Liskeard	86	J. H. Brown	294.30	Thos. R. Mills (*Act'g*)	136.75
	3	{Englehart	21	A. J. Catt	127.65	Wm. McPherson	68.10
		{Elk Lake	......				
	4	Kirkland Lake	439	E. L. Daniell (*Act'g.*)	1,641.70	E. C. Carmichael	781.81
	5	Larder Lake	35	Mrs. A. M. Mageau	271.25	Wm. Noyes (*Act'g*)	201.64
Thunder Bay	1	Port Arthur	447	Miss. P. C. Mitchell	1,765.33	John A. Richmond	1,299.20
	2	Nipigon	7	W. L. Wade	30.15	W. L. Wade (*Act'g temp.*)	29.35
	3	Fort William	1,388	Thomas Dow	4,747.39	John Scott	3,044.40
	4	Schreiber	43	C. C. Skinner	223.05	C. C. Skinner	134.20
		{Geraldton	63	Leonard Dreany	234.45	D. W. Rose	79.20
	5	{Hornepayne	......				(No report)
Victoria	2	Fenelon Falls	38	J. J. Stewart	224.36	J. J. Stewart (*Act'g temp.*)	171.31
	5	Lindsay	186	J. A. Carroll	771.15	J. A. Carroll (*Act'g*)	336.55
	7	Kirkfield	5	J. O. McInnis	23.75	L. R. Grant	38.55

DIVISION COURTS, ONTARIO (*Concl'd*)

COUNTY OR DISTRICT	NO. OF COURT	POST OFFICE ADDRESS	NO. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS
					$ c.		$ c.
Waterloo	1	Kitchener	952	Carl E. Pequegnat	3,723.85	Anthony Gies	2,073.60
	2	Preston	238	H. G. Marshall	782.70	....	....
		Hespeler	....	....	....	H. G. Marshall (*Act'g temp.*)	431.45
	3	Galt	328	Mrs. H. G. Clarke	1,156.45	Mrs. H. G. Clarke (*Act'g temp.*)	607.35
	4	New Hamburg	28	L. W. Ritz	125.50	E. F. Scherer	177.25
	5	Linwood	8	John Heinbuch	28.05	S. P. Friedmann	19.15
	6	Conestogo	19	O. A. Huehn	81.70	H. Holle	67.35
Welland	1	Welland	656	Mrs. H. J. Reilly (*Act'g*)	4,106.43	W. E. Taylor	2,054.66
	3	Fort Erie N.	146	Wm. A. Gibson (*Act'g*)	808.95	James Opie	575.70
	4	Niagara Falls	1,033	E. M. McMurray	3,762.70	A. H. Collett	1,835.55
	5	Thorold	132	D. J. C. Munro	420.87	M. Petrick	259.76
	6	Port Colborne	335	A. P. McAvoy	1,411.54	Fred Davies (*Act'g temp.*)	636.30
Wellington	1	Guelph	811	R. D. Stewart	2,993.60	C. L. Kearns	1,671.13
	2	Puslinch	7	W. A. Nicoll	34.60	W. A. Nicoll	27.75
	4	Fergus	45	J. F. Beattie	183.75	J. F. Beattie (*Act'g*)	71.65
	5	Erie	6	Ewart Speirs	42.40	Ewart Speirs	39.90
	6	Elora	27	Ivan J. French	129.15	Ivan J. French	58.85
	7	Drayton	10	B. R. Amy	74.75	M. S. Kelley	74.77
	8	Arthur	26	G. F. Smith	151.95	W. R. B. Tindale	60.05
	10	Harriston	46	C. L. Eedy	241.35	M. Neil	152.48
	11	Mount Forest	45	John A. Calder	175.95	John A. Calder (*Act'g*)	104.95
Wentworth	1	Hamilton (49 Main St. E.)	1,704	Miss K. M. White	6,893.90	A. B. Doughty	3,907.44
	2	Dundas		F. J. Suter	(No report)	C. H. Lampkin	(No report)
	3	Waterdown	51	M. Williamson	358.67	A. J. Lovejoy	46.75
	4	Lynden	26	A. R. Mannen	187.39	C. H. Lampkin	141.85
	5	Stoney Creek	15	J. M. Jackson	41.35	....	....
		Hamilton, R.R. 5	....	....	....	A. Tune	57.50
	9	Hamilton (Ct. House)	1,715	R. C. Gardner	5,920.30	E. J. Kelly	3,463.11
York	1	Toronto (City Hall)	3,780	F. G. J. McDonagh	18,156.30	Chas. H. Evans (600 Bay St.) F. F. Fowke (430 Bay St.)	5,798.89 5,699.75
	2	Markham	17	A. P. Graham	110.30	E. Wurm	78.39

3	Richmond Hill	48	J. R. Herrington	214.60	L. E. Clement	214.85
4	Newmarket	20	F. S. Thompson	234.90	G. W. Curtis	145.71
5	Sutton	12	M. O. Tremayne	95.05	T. R. Ardill	67.95
6	Aurora	43	W. W. Taylor	225.65	H. E. Teasdale	159.90
7	Woodbridge	20	C. F. Lewis	171.86	C. F. Lewis	89.10
8	W. Toronto (2881 Dundas St. W.)	1,994	J. C. McFarlane	10,015.10	W. T. Bailey	7,594.92
9	Birch Cliff (299 Main St., Toronto)	1,617	W. T. Kenny	7,492.25	H. Saunders	4,639.51
11	New Toronto (877 Lake Shore Rd.)	146	Miss G. A. Coffey	640.65	Miss G. A. Coffey *(Act'g temp.)*	348.51

APPOINTMENTS

SHERIFFS, LOCAL REGISTRARS, DEPUTY REGISTRARS, COUNTY AND DISTRICT COURT CLERKS AND SURROGATE REGISTRARS

Rita LaForest, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court for the District of Rainy River.—*Gazette, 22nd Jan., 1944.*

J. Albert Beaulieu, of L'Orignal, to be Deputy Local Registrar of the Supreme Court, Deputy Registrar of the Surrogate Court and Deputy Clerk of the County Court in and for the United Counties of Prescott and Russell. —*Gazette, 5th Feb., 1944.*

A. J. Manley, of Sudbury, to be Sheriff and District Treasurer in and for the District of Sudbury, effective from 1st June, 1944.—*Gazette, 29th Apr., '44.*

L. D. McCallum, of Kenora, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court in and for the District of Kenora.—*Gazette, 29th Apr., '44.*

Wesley Barton Elliott, of Gravenhurst, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the District Court and Registrar of the Surrogate Court in and for the District of Muskoka, effective from 1st June, 1944. —*Gazette, 13th May, 1944.*

John Alexander Victor Preston, of Orangeville, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Dufferin, effective 1st June, 1944.—*Gazette, 20th May, 1944.*

Beula Rae Crowe, of Orangeville, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the County Court and Deputy Registrar of the Surrogate Court in and for the County of Dufferin.—*Gazette, 8th July, 1944.*

Christine Ross Lecky, of Haileybury, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court in and for the District of Temiskaming.—*Gazette, 8th July, 1944.*

Colonel A. C. Pratt, of Simcoe, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Norfolk.—*Gazette, 4th Nov., 1944.*

Mrs. Evelyn Sykes, of Bracebridge, to be Deputy Local Registrar of the Supreme Court, Deputy Registrar of the Surrogate Court and Deputy Clerk of the District Court in and for the District of Muskoka.—*Gazette, 4th Nov., 1944.*

William Henry Birks, of Sault Ste. Marie, to be Sheriff, Local Registrar of the Supreme Court, Registrar of the Surrogate Court and Clerk of the District Court in and for the District of Algoma in the room and stead of Mr. R. E. Stone, deceased, effective from 1st Nov., 1944.—*Gazette, 11th Nov., 1944.*

Gordon D. Campbell, R.R. No. 3, Brantford, to be Sheriff in and for the County of Brant in the room and stead of Mr. C. S. Tapscott, deceased, effective from 1st November, 1944.—*Gazette, 11th Nov. 1944.*

Harry J. Wallace, 41 Market Street, Brantford, to be Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Brant, in the room and stead of Mr. C. S. Tapscott, deceased, effective from 1st November, 1944.—*Gazette, 11th Nov., 1944.*

William Henry Birks, Sheriff, Local Registrar of the Surrogate Court and Clerk of the District Court in and for the District of Algoma, to be also District Treasurer in and for the said District of Algoma, effective from 1st November, 1944.—*Gazette, 25th Nov., 1944.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Arleigh Armstrong, Barrister-at-Law, of Newmarket, to be Assistant Crown Attorney for the County of York.—*Gazette, 1st Jan., 1944.*

Albert H. Boddy, of Brantford, one of His Majesty's Counsel learned in the law, to be Acting Crown Attorney and Acting Clerk of the Peace in and for the County of Brant.—*Gazette, 1st Jan., 1944.*

James A. Kinney, of Kenora, to be Crown Attorney and Clerk of the Peace in and for the District of Manitoulin.—*Gazette, 5th Feb., 1944.*

A. G. Davis, K.C., Crown Attorney and Clerk of the Peace in and for the County of Peel, also to be Acting Crown Attorney and Acting Clerk of the Peace in and for the County of Dufferin.—*Gazette, 13th May, 1944.*

J. A. Kinney, K.C., Crown Attorney and Clerk of the Peace for the District of Manitoulin, also to be District Treasurer in and for the said District of Manitoulin.—*Gazette, 13th May, 1944.*

R. W. D. Lewis, Barrister-at-law, of London, to be Assistant Crown Attorney and Assistant Clerk of the Peace in and for the County of Middlesex. —*Gazette, 13th May, 1944.*

Kenneth A. Mahaffy, Barrister-at-Law, of Huntsville, to be Crown Attorney and Clerk of the Peace in and for the District of Muskoka.—*Gazette, 7th Oct., 1944.*

A. R. Hugill, Barrister-at-Law, of Sault Ste Marie, to be Crown Attorney and Clerk of the Peace in and for the said District of Algoma.—*Gazette, 7th Oct., 1944.*

William Robert Hall, Barrister-at-Law, of Vankleek Hill, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Prescott and Russell, effective 11th December, 1944.—*Gazette, 9th Dec., 1944.*

Arthur S. Winchester, Clerk of the County Court and Registrar of the Surrogate Court for the County of York, to be Clerk of the Peace for the County of York.—*Gazette, 4th Nov., 1944.*

Gordon T. Walmsley, Picton, Ont., appointed Crown Attorney and Clerk of the Peace for the County of Prince Edward.—*Order-in-Council, 14th Nov., 1944.*

LOCAL MASTERS, S.C.O., COUNTY AND SURROGATE JUDGES

His Honour, Judge Donald J. Cowan, of Brantford, Judge of the County Court of the County of Brant, to be Local Master of the Supreme Court for the said County of Brant.—*Gazette, 13th May, 1944.*

His Honour, Judge Eric W. Cross, Judge of the County Court of the County of Oxford, to be Local Master of the Supreme Court and Judge of the Surrogate Court in and for the said County of Oxford.—*Gazette, 13th May, '44.*

His Honour, Judge H. E. Fuller, Judge of the County Court of the County of Welland, to be Local Master of the Supreme Court and Judge of the Surrogate Court in and for the said County of Welland.—*Gazette, 13th May, 1944.*

His Honour Judge G. H. Hayward, of Haileybury, Judge of the Surrogate Court, *pro tempore*, in and for the District of Temiskaming, to be Judge of the Surrogate Court in and for the District of Temiskaming.—*Gazette, 3rd June, 1944.*

His Honour Judge H. E. Grosch, Judge of the County Court of the County of Kent, to be Local Master of the Supreme Court in and for the County of Kent.—*Gazette, 17th June, 1944.*

His Honour, Judge C. W. A. Marion, Judge of the County Court for the United Counties of Prescott and Russell, to be Local Master of the Supreme Court and Judge of the Surrogate Court in and for the United Counties of Prescott and Russell.—*Gazette, 7th Oct., 1944.*

His Honour Judge A. G. McDougall, Senior Judge of the County Court for the County of Carleton, to be Judge of the Surrogate Court in and for the County of Carleton, in the room and stead of His Honour Judge E. J. Daly, deceased.—*Gazette, 11th Nov., 1944.*

His Honour Judge A. G. McDougall, Senior Judge of the County Court for the County of Carleton, to be a Member of the Board of Commissioners of Police for the City of Ottawa, in the room and stead of His Honour Judge E. J. Daly, deceased.—*Gazette, 11th Nov., 1944.*

MAGISTRATES AND DEPUTY MAGISTRATES

Kenneth Murney Langdon, Georgetown, Ont., Deputy Magistrate, when services required.—*Order-in-Council, 6th Jan., 1944.*

Hugh Paterson Innes, Barrister-at-Law of Simcoe, to be Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 22nd Jan., 1944.*

Ronald B. Baxter, Barrister-at-Law, of Port Hope, to be Magistrate (also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 5th Feb., 1944.*

Ronald B. Baxter, a Magistrate in and for the Province of Ontario, to be designated a Judge within the meaning of The Children's Protection Act. —*Gazette, 5th Feb., 1944.*

George J. McArthur of Blind River, to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 26th Feb., 1944.*

Lorne Stewart, to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario and other purposes therein set forth.—*Gazette, 29th Apr., 1944.*

Russell P. Locke, K.C., to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario and other purposes therein set forth, effective 15th May, 1944.—*Gazette, 20th May, 1944.*

Angus W. MacMillan, Barrister-at-Law, of Windsor, to be Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario, effective from 15th May, 1944.—*Gazette, 20th May, 1944.*

Gerald D. Loucks, Barrister-at-Law, of Kemptville, Ontario, to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario and that he be permitted to practise as a Solicitor of the Supreme Court as long as he does not appear in any professional capacity in Court in Ontario. —*Gazette, 24th June 1944.*

Raymond A. Jamieson, Barrister-at-Law, of Almonte, to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario and that he be permitted to practise as Solicitor of the Supreme Court as long as he does not appear in any professional capacity in any Court in Ontario. —*Gazette, 8th July, 1944.*

Alfred Frank Cook, Barrister-at-Law, of St. Mary's, Ontario, to be Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 19th Aug., 1944.*

Col. Thomas Yarwood Mills, Barrister-at-Law, of Belleville, to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario, effective from 15th November, 1944.—*Gazette, 25th Nov., 1944.*

CORRECTION—Issue of 25th November, 1944, "Col. Thomas Yarwood Mills" should read "Col. Thomas Yarwood Wills."—*Gazette, 2nd Dec., 1944.*

Oliver Milton Martin, 728 O'Connor Drive, East York, Ontario, to be a Magistrate (also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario, effective from 1st December, 1944.—*Gazette, 2nd Dec., 1944.*

JUVENILE COURT JUDGES AND PROBATION OFFICERS

L. M. Ball, Woodstock, appointed Judge of Juvenile Court for the County of Oxford.—*Order-in-Council, 2nd May., 1944.*

Douglas Webster, Toronto, appointed Judge of the Juvenile Court for the County of York in room and stead of Wm. Keith, retired.—*Order-in-Council, 1st Aug., 1944.*

T. H. Wolfe, Kenora, appointed Judge of Juvenile Court for the District of Kenora.—*Order-in-Council, 27th Sept., 1944.*

E. C. Facer, Sudbury, appointed Judge of Juvenile Court for the District of Sudbury.—*Order-in-Council, 18th Oct., 1944.*

E. D. Walsh, Ottawa, appointed Assistant Probation Officer, *pro tempore* for the County of Carleton.—*Order-in-Council, 19th Dec., 1944.*

LOCAL MASTERS OF TITLES AND REGISTRARS OF DEEDS

David Gilbertson, of Simcoe, to be Registrar of Deeds in and for the Registry Division of the County of Norfolk.—*Gazette, 1st Jan., 1944.*

Andrew Wellington Gray of Brockville, to be Registrar of Deeds in and for the Registry Division of the County of Leeds.—*Gazette, 8th Jan., 1944.*

Norman E. Prowse, Bracebridge, appointed Local Master of Titles and Registrar of Deeds for the District of Muskoka.—*Order-in-Council, 28th Jan., 1944.*

Isobel Thomson of Bracebridge, Ontario, to be Deputy Local Master of Titles and Deputy Registrar of Deeds in and for the Registry Division of the District of Muskoka.—*Gazette, 29th Jan., 1944.*

Fred Slade, to be Registrar of Deeds in and for the Registry Division of West Northumberland, effective 1st May, 1944.—*Gazette, 29th April, 1944.*

Arthur G. Willoughby, to be Registrar of Deeds in and for the Registry Division of East Northumberland, effective from 1st May, 1944.—*Gazette, 29th April., 1944.*

Melvin Stanley, of Russell, to be Registrar of Deeds in and for the Registry Division of the County of Russell, effective 1st May, 1944.—*Gazette, 13th May, 1944.*

Margaret Sutherland, of Fort William, Ontario, to be Deputy Local Master of Titles in and for the Registry Division of Fort William.—*Gazette, 24th June, 1944.*

Paul Poisson, MD., MC., V.D., Lieutenant-Colonel, of Windsor, to be Registrar of Deeds in and for the Registry Division of the County of Essex, effective from 1st December, 1944.—*Gazette, 11th Nov., 1944.*

CORONERS

Kenneth Beach MacKenzie, M.D., of Woodstock, to be a Coroner in and for the County of Oxford.—*Gazette, 1st Jan., 1944.*

Dr. David Bradshaw Jamieson, of Durham, to be Coroner in and for the County of Grey.—*Gazette, 5th Feb., 1944.*

Dr. John Douglas Empson, to be Coroner in and for the County of Hastings. —*Gazette, 29th Apr., 1944.*

Dr. Manford R. Kerr, of McDonald's Corners, to be Coroner in and for the Counties of Lanark and Frontenac.—*Gazette, 29th Apr., 1944.*

Dr. Malcolm John Morison, of Kingston, to be Coroner in and for the County of Frontenac.—*Gazette, 29th Apr., 1944.*

Dr. Solomon J. Rosenthal, of Gore Bay, to be Coroner in and for the District of Manitoulin.—*Gazette, 29th Apr., 1944.*

Jurisdiction of Dr. William E. Brown, of Orillia, Coroner in and for the County of Simcoe, to be extended to include the District of Muskoka.—*Gazette, 13th May, 1944.*

Dr. John Edward Kane, of Kingston, to be Coroner in and for the County of Frontenac.—*Gazette, 3rd June, 1944.*

Dr. Harold E. Preston, of Brockville, to be Coroner in and for the United Counties of Leeds and Grenville.—*Gazette, 3rd June, 1944.*

Dr. George Cleland Reginald Hall, of Little Britain, to be Coroner in and for the Counties of Ontario and Victoria.—*Gazette, 10th June, 1944.*

Dr. Oscar Anson Cannon, of Hamilton, to be an Associate Coroner in and for the City of Hamilton and Coroner in and for the County of Wentworth. *Gazette, 17th June, 1944.*

Dr. George Clayton Lindsay, of Kingston, to be a Coroner in and for the County of Frontenac.—*Gazette, 17th June, 1944.*

Dr. Henry David Taylor, of Windsor, Ontario, to be a Coroner in and for the County of Essex.—*Gazette, 24th June, 1944.*

Dr. Chester Lee Pollock, of Iroquois Falls, to be a Coroner in and for the District of Cochrane.—*Gazette, 8th July, 1944.*

Dr. A. H. Marshall, of Dunnville, to be Coroner in and for the County of Haldimand.—*Gazette, 15th July, 1944.*

Dr. Frederick A. Cuddy, of Whitby, to be Coroner in and for the County of Ontario.—*Gazette, 19th Aug., 1944.*

Dr. J. P. Davies, Coroner in and for the District of Muskoka, to be Coroner also for the Provisional County of Haliburton and the District of Nipissing. —*Gazette, 19th Aug., 1944.*

Dr. William Kendall Boyd, of 2 Baby Point Road, Toronto, to be a Coroner in and for the County of York.—*Gazette, 16th Sept., 1944.*

Dr. Norman Wellington Kerr, of Elgin, to be a Coroner in and for the United Counties of Leeds and Grenville.—*Gazette, 16th Sept., 1944.*

Dr. Gerald Martin Berneske, of Waterdown, to be a Coroner in and for the County of Wentworth.—*Gazette, 4th Nov., 1944.*

Dr. Charles F. Galway, of McKenzie Island, to be a Coroner in and for the District of Kenora.—*Gazette, 4th Nov., 1944.*

Dr. Michael Tuchtie, of Sutton West, to be a Coroner in and for the County of York.—*Gazette, 4th Nov., 1944.*

Dr. Clarence Randolph Young, of Little Current, to be a Coroner in and for the District of Manitoulin.—*Gazette, 4th Nov., 1944.*

Dr. William Sinclair Harper, 1653 Dundas Street West, Toronto, to be Associate Coroner in and for the City of Toronto.—*Gazette, 11th Nov., 1944.*

Dr. Wilfred Gibson Robinson, of Dryden, to be Coroner in and for the District of Kenora.—*Gazette, 9th Dec., 1944.*

DIVISION COURT CLERKS AND BAILIFFS

Constance Eileen Hollands of Fort Francis, to be Clerk of the First Division Court of the District of Rainy River.—*Gazette, 8th Jan., 1944.*

Henry Willoughby of Chesley, to be Clerk of the Twelfth Division Court of the County of Bruce.—*Gazette, 8th Jan., 1944.*

John Pearson of Eganville, to be Bailiff of the Fifth Division Court of the County of Renfrew.—*Gazette, 15th Jan., 1944.*

Thomas Reuben Ardill of Sutton West, to be Bailiff of the Fifth Division Court of the County of York, at Sutton.—*Gazette, 22nd Jan., 1944.*

William Roy Pryce of Newbliss, to be Bailiff of the Seventh Division Court of the United Counties of Leeds and Grenville.—*Gazette, 22nd Jan., 1944.*

George Wellington Curtis of Newmarket, Ontario, to be Bailiff of the Fourth Division Court of the County of York.—*Gazette, 29th Jan., 1944.*

Charles Gordon Baker, Leamington, Ontario, to be Bailiff of the Fifth Division Court of the County of Essex.—*Gazette, 29th Jan., 1944.*

William Reese of Harrow, Ontario, to be Clerk of the Fourth Division Court of the County of Essex.—*Gazette, 29th Jan., 1944.*

Maurice Ogilvie Tremayne of Sutton West, Ontario, to be Clerk of the Fifth Division Court of the County of York at Sutton.—*Gazette, 29th Jan., 1944.*

Matthew Joseph Dillon, of Thornbury, to be Bailiff of the Fourth Division Court of the County of Grey at Clarksburg.—*Gazette, 19th Feb., 1944.*

George Alvin Nott, of Dunnville, to be Bailiff of the Third Division Court of the County of Haldimand.—*Gazette, 19th Feb., 1944.*

Muriel Edith Morris, of Chapleau, to be Clerk of the Fifth Division Court of the District of Sudbury.—*Gazette, 19th Feb., 1944.*

Frederick Snell, of Norwich, to be Clerk and Bailiff of the Fourth Division Court of the County of Oxford.—*Gazette, 19th Feb., 1944.*

John Hector Hays of Goderich, to be Bailiff of the First Division Court of the County of Huron.—*Gazette, 4th Mar., 1944.*

William McClain Dinwoody of Barrie, to be Clerk and Bailiff of the First Division Court of the County of Simcoe.—*Gazette, 11th Mar., 1944.*

Fred W. Hosking of South River, to be Clerk of the Seventh Division Court, District of Parry Sound.—*Gazette, 11th Mar., 1944.*

Delbert F. Rogers, of Minden, Ontario, to be Clerk of the First Division Court of the County of Haliburton.—*Gazette, 11th Mar., 1944.*

Francois Major, of Green Valley, to be Bailiff of the Second Division Court of the United Counties of Stormont, Dundas and Glengarry at Lancaster and Williamstown.—*Gazette, 1st Apr., 1944.*

Bertrand Knight, of Milton, Ontario, to be Bailiff of the First Division Court of the County of Halton.—*Gazette, 1st Apr., 1944.*

Edgar Maitland Edy, of Oakland, Ontario, to be Clerk of the Fifth Division Court of the County of Brant.—*Gazette, 22nd Apr., 1944.*

Archibald Scott McLaren, of Arnprior, Ontario, to be Bailiff of the Fourth Division Court of the County of Renfrew.—*Gazette, 22nd Apr., 1944.*

William Joseph Rightmyer, of Parry Sound, Ontario, to be Acting Clerk of the First Division Court of the District of Parry Sound.—*Gazette, 29th Apr., 1944.*

Arthur Elmore Storie, of Pembroke, Ontario, to be Bailiff of the First Division Court of the County of Renfrew.—*Gazette, 29th Apr., 1944.*

Jack Marr Hunt, of Dorchester, Ontario, to be Bailiff of the Seventh Division Court of the County of Middlesex.—*Gazette, 29th Apr., 1944.*

William Curtis Adams, of Brighton, to be Bailiff of the Eighth Division Court of the United Counties of Northumberland and Durham.—*Gazette, 13th May, 1944.*

Frank John Calbeck, of Brantford, Clerk of the Court, to be Acting Bailiff of the First Division Court of the County of Brant.—*Gazette, 13th May, 1944.*

Urgel Chartrand, of Curran, to be Bailiff of the Fourth Division Court of the United Counties of Prescott and Russell at Plantagenet.—*Gazette, 13th May, 1944.*

Lorenzo Lamarche, of Alfred, to be Bailiff of the Ninth Division Court of the United Counties of Prescott and Russell.—*Gazette, 13th May, 1944.*

John Eric Wright, of Waterford, to be Clerk of the Second Division Court of the County of Norfolk.—*Gazette, 20th May, 1944.*

George E. Brown, of Aylmer, Ontario, to be Bailiff of the First Division Court of the County of Elgin in the room and stead of Charles A. Brooks, resigned.—*Gazette, 3rd June, 1944.*

Arthur Albert Foy, of Port Rowan, to be Clerk and Bailiff of the Sixth Division Court of the County of Norfolk.—*Gazette, 3rd June, 1944.*

Mark Snowden McLeod, of Flesherton, to be Bailiff of the Fifth Division Court of the County of Grey.—*Gazette, 3rd June, 1944.*

Frederick Austin Templeman, of Wingham, Ontario, to be Acting Clerk of the Eighth Division Court of the County of Huron during the illness of Mr. W. C. Adams.—*Gazette, 3rd June, 1944.*

George Francis Whaley, of Gananoque, to be Bailiff of the Third Division Court of the United Counties of Leeds and Grenville.—*Gazette, 3rd June, 1944.*

Ernest C. Brown, of Brighton, to be Clerk of the Eighth Division Court of the United Counties of Northumberland and Durham.—*Gazette, 10th June, 1944.*

Ray W. Kenyon, of Amherstburg, to be Clerk and Acting Bailiff of the Second Division Court of the County of Essex.—*Gazette, 10th June, 1944.*

John Purves Fraser, of Burford, to be Clerk and Bailiff of the Fourth Division Court of the County of Brant.—*Gazette, 17th June, 1944.*

Conrad Duffield Bull, of Burlington, Ontario, to be Clerk of the Sixth Division Court of the County of Halton.—*Gazette, 24th June, 1944.*

Lawrence Harvey, of St. Thomas, Ontario, to be Bailiff of the First Division Court of the County of Elgin.—*Gazette, 24th June, 1944.*

Maxwell Albert Wilson, of Elk Lake, to be Bailiff of the Third Division Court of the District of Temiskaming.—*Gazette, 19th Aug., 1944.*

John N. Devolin, of Madoc, to be Bailiff of the Sixth Division Court of the County of Hastings.—*Gazette, 19th Aug., 1944.*

Frank John Calbeck of Brantford, Acting Bailiff of the First Division Court of the County of Brant, to be Bailiff of the Court.— *azette, 30th Sept., 1944.*

Thomas Harbison of North Gower, to be Bailiff of the Fifth Division Court of the County of Carleton.—*Gazette, 30th Sept., 1944.*

Gertrude L. Jenkin, of Kingston, to be Clerk of the First Division Court of the County of Frontenac.—*Gazette, 7th Oct., 1944.*

William Tice, of Belleville, to be Bailiff of the First Division Court of the County of Hastings.—*Gazette, 7th Oct., 1944.*

Albert Chester Blakely, of Tweed, Ontario, to be Clerk of the Fourth Division Court of the County of Hastings.—*Gazette, 4th Nov., 1944.*

Richard Price Jones, of Hanover, to be Bailiff of the Seventh Division Court of the County of Grey.—*Gazette, 11th Nov., 1944.*

Harry J. Read, of Bracebridge, to be Bailiff of the First Division Court of the District of Muskoka.—*Gazette, 11th Nov., 1944.*

Eric Alfred Mason, of Ottawa, to be Clerk of the Seventh Division Court of the County of Carleton.—*Gazette, 25th Nov., 1944.*

Wilbert Roy Peter, R.R. No. 4, Kincardine, to be Bailiff of the Third Division Court of the County of Bruce.—*Gazette, 23rd Dec., 1944.*

Frederick Charles Gibson, of Thedford, to be Clerk of the Sixth Division Court of the County of Lambton.—*Gazette, 23rd. Dec., 1944.*

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SIXTY-SIXTH

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

FOR THE PROVINCE OF

ONTARIO

1945

(BUSINESS OF 1944)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

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ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable Leslie E. Blackwell, K.C., M.P.P.

Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Sixty-sixth Annual Report of the Superintendent of Insurance for the year 1945 (business for the year ended December 31, 1944). This Report includes the Preliminary Tables respecting 1944 business as printed under date May 21, 1945.

The Report is arranged in four divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

I. Annual Statements
II. Annual Statement Abstracts
III. Statistical Tables
IV. Appendices

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all joint-stock and cash-mutual fire insurance companies and fraternal societies not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division IV includes, as "Appendices," certain miscellaneous information and a review of certain legislation enacted at the 1945 session of the Legislative Assembly of this Province.

LIFE INSURANCE

There were 41 companies licensed to write life insurance in Ontario as of December 31, 1944, which is the same number as last year. There are 27 Canadian, 6 British and 8 American companies licensed.

Premium income received from Ontario policyholders increased $6,809,000 in 1944 to a total of $120,575,000. This compares with increases of $7,800,000 in 1943 and $7,300,000 in 1942. These premiums have increased steadily since 1935, when they amounted to $87 million.

Premiums on all types of insurance increased in the year, with ordinary assurances increasing from $76 to $80 million. Income from annuities again showed a substantial increase of $1,300,000 to a total of $11,164,000.

A comparative summary of premium income for the past five years is as follows:

	1944	1943	1942	1941	1940
Net Premium Income:					
Assurances: Ordinary	$79,999,629	$76,482,123	$71,080,352	$67,228,107	$65,503,969
Assurances: Industrial	22,722,059	21,401,105	20,740,238	19,135,278	19,025,189
Assurances: Group	6,688,918	6,029,298	5,726,206	4,566,469	4,062,406
Annuities	11,164,415	9,853,197	8,392,614	7,702,159	7,587,547
TOTALS	$120,575,021	$113,765,723	$105,939,410	$98,632,013	$96,179,111

Disbursements to policyholders in Ontario and their beneficiaries were reduced from $69 million in 1940 to $60,951,000 in 1943 as a result of reduced amounts paid out in surrender values, which were $21 million in 1940 and $10 million in 1943. In 1944 total disbursements have increased by $5,495,000 to a total of $66,447,000, largely as a result of increased death claims, which have been affected by war casualties. Amounts paid out in surrender values again showed a reduction from the previous year.

The following is an analysis of disbursements to Ontario policyholders and their beneficiaries during 1944 and 1943:

	1944				TOTAL FOR 1943
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	
ASSURANCE CONTRACTS					
Death Claims	$21,770,369	$3,728.199	$3,787,585	$29,286,153	$25,579,834
Matured Endowments	7,922,631	3.207,453	....	11,130,084	9,761,102
Surrender Values	7,136,861	2,726,213	22,431	9,885,505	10,154,575
Disability Claims	716,987	40,768	195,868	953,623	1,030,374
Dividends	9,207,175	2,425,442	378,748	12,011,365	11,224,854
	$46,754,023	$12,128,075	$4,384,632	$63,266,730	$57,750,647
ANNUITY CONTRACTS					
Payments to Annuitants	$1,504,038	$618	$306,660	$1,811,316	$1,708,417
Surrender Values	652,144	....	225,673	877,817	1,059,678
Death Benefits	314,779	....	19,355	334,134	276,977
Disability Claims	6,223	....	29,478	35,701	39,496
Dividends	120,965	....	....	120,965	115,980
	$2,598,149	$618	$581,166	$3,179,933	$3,200,548
GRAND TOTAL	$49,352,172	$12,128,693	$4,965,798	$66,446,663	$60,951,195
Payments in Respect of Sinking Fund Contracts				500	
TOTAL				$66,447,163	

New business written in the Province of Ontario during 1944 amounted to $400 millions, which is a slight increase over the figure of $398 millions in 1943. The number of new policies issued in 1944 again shows a decrease, indicating an increase in the amount of the average new policy written. This amount was $1,448 in 1944, as compared with $1,392 in 1943 and $1,018 in 1940.

Insurance in force in the Province of Ontario has increased in 1944 by $262 millions to an amount of $4,259 millions. During the five war years since 1939, this insurance in force has increased $1,126 millions from a figure of $3,132 millions in 1939.

A comparative summary of new insurance issued and in force as at December 31 for the years 1940 to 1944 inclusive is given below:

POLICIES IN ONTARIO	1944	1943	1942	1941	1940
New Issued:					
Number	276,438	286,021	289,223	296,652	258,945
Amount	$400,410,498	$398,212,328	$367,966,881	$329,995,138	$276,659,803
Average Policy	$1,448	$1,392	$1,272	$1,112	$1,018
In Force Dec. 31:					
Number	3,270,453	3,160,081	3,050,018	2,928,007	2,829,575
Amount	$4,259,471,378	$3,997,471,647	$3,714,400,345	$3,459,787,079	$3,252,147,913
Average	$1,302	$1,265	$1,217	$1,147	$1,149

FRATERNAL INSURANCE

There were forty-four Fraternal Societies licensed to operate in the Province of Ontario as at December 31, 1944, which is the same number as last year.

Total premiums and dues collected from members in 1944 were $2,603,000, as compared with $2,487,000 in 1943. These premiums have been increasing during the war years, being $2,407,000 in 1942 and $2,393,000 in 1941.

Disbursements to policyholders and beneficiaries (excluding expenses) amounted to $3,214,000 in 1944, as compared with $3,081,000 in 1943.

New business written in 1944, both Adult and Juvenile, amounted to $7,948,000, which represents an increase of $415,000 over the 1943 figure of $7,533,000. The amount of new business written also increased in each of the years 1943, 1942 and 1941. Mortuary certificates in force (Adult and Juvenile) in Ontario in 1944 amounted to $82,892,000, which represents an increase of business in force of $3,567,000 over the 1943 figure of $79,325,000.

FIRE INSURANCE

Three hundred and twenty-five companies had licenses to transact fire insurance in Ontario in 1944, one joint stock company being newly licensed during the year.

Net premiums written in Ontario by all companies in 1944 were $23,015,000, which is an increase of $3,606,000 over 1943. Part of this increase is due to the renewal of mercantile manufacturing risks, which were first written on a three-year-basis in 1941.

Net premiums earned in 1944 were $20,385,000, which represents an increase of $624,000 over the 1943 figure.

Total net losses incurred in Ontario in 1944 were $11,979,000, an increase of $2,762,000 over the figure of $9,217,000, which compares with losses of $6,848,000 in 1939. These losses have shown a consistent increase during the war years; and losses in 1944 were the highest since 1932, when they were

$13,654,000. The ratio of net losses incurred to net premiums earned has increased to 58.76% in 1944, as compared with 46.64% in 1943, and is considerably higher than in any recent years. Premiums earned and losses incurred for the various classes of insurers, as defined by the Act, are tabulated below with the same figures for 1943. The experience of each insurer is shown in Table X, and a comparative summary appears in Table XIII on page 71.

CLASS	1944			1943		
	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	$	$	%	$	$	%
Joint Stock Companies	14,465,443	8,537,214	59.02	14,025,203	6,489,922	46.27
Mutuals:						
(a) Farmers' Mutuals	1,828,971	1,142,098	62.44	1,748,717	924,817	52.89
(b) Associated New England Factory Mutuals	496,072	257,771	51.96	271,243	87,777	32.36
(c) Other Mutuals	922,499	538,821	58.41	919,113	349,872	38.07
Cash Mutual Insurance:						
(a) Without Share Capital	1,663,857	858,541	51.60	1,659,134	664,365	40.04
(b) With Share Capital	502,375	337,962	67.27	449,882	401,684	89.29
Reciprocal Exchanges	203,332	194,346	95.58	218,293	57,335	26.27
Lloyd's	302,600	112,590	37.21	469,633	241,783	51.48
TOTALS	20,385,149	11,979,343	58.76	19,761,218	9,217,555	46.64

FARMERS' MUTUAL FIRE INSURANCE

(See Abstract Tables of assets, liabilities, receipts and disbursements on pages 80 to 87; loss ratios on pages 222 and 223; and other data on pages 208 to 210.)

General experience of the farmers' mutuals continued to be favourable in 1944, despite an increase in loss cost as compared to the record low years of 1943 and 1942.

Net insurance in force increased 31.4 millions to 668 millions, the number of policies increasing 5,900 to 212,500. These included 38,500 of reinsurance policies, amounting to 70.5 millions. The average direct policy of $3,838 has increased $380 (11%) since the end of 1940, and the average net direct policy of $3,433 has increased $237 (7.4%) in the same period. In other words, during the past four years a considerable increase in the average individual policy written has been accompanied by a much greater use of reinsurance, which is up 27.2 millions (65%) in amount and 12,000 (45%) in number of policies.

Net losses paid increased sharply by $283,000 to $1,180,000, and net losses incurred were up $217,000 to $1,142,000. Cost of management (including adjustment of losses) increased $19,000 to $392,000. In terms of cents per $100 of the average net amount of insurance in force during 1944, the cost of insurance increased 2.64c. to 23.53c., consisting of an increase of 2.63c. in loss cost (17.51c.) and an increase of .01c. in cost of management (6.02c.). Cost of insurance to the members (premiums earned) on the same basis was down .10c. at 28.04c., being further reduced to 26.75c. by $84,070 of incurred refunds from surplus.

Net premiums received increased $14,000 to $1,790,000, and net premiums earned were up $88,000 to $1,837,000, being a net result of the increased volume of insurance, rate reductions and refunds from surplus. Interest earned increased $11,000 to $207,000.

The ratio of net losses incurred to net premiums earned is up from 52.89

in 1943 to 62.44 in 1944, and the ratio of management expense to net premiums earned shows little change from 21.34 in 1943 to 21.46 in 1944.

Aggregate surplus increased $394,000 to $5,749,000, which is equivalent to 86c. per $100 of net insurance in force at the year end. This is a decrease of .75c. from the corresponding figure of 1943, which indicates that the increase in surplus was proportionately not quite as great as the increase in insurance in force. Liquidity (excess of bonds and cash over net unpaid losses, borrowed money and other cash liabilities) increased $472,000 to $6,644,000, or 99c. per $100 of net insurance in force. These figures are net after donating $16,000 to patriotic and charitable funds and providing $79,000 for refunds from surplus and $12,000 for fire prevention.

"Standard By-laws for a Farmers' Mutual" were recently prepared by the Department in co-operation with representative companies, and it is anticipated that they will be adopted by many companies at their next annual meetings. Also, a committee has been appointed to review and revise all forms in use by these companies, with the object of increasing uniformity, broadening the coverage under insurance contracts, and bringing underwriting practices more in line with existing conditions.

AUTOMOBILE INSURANCE

One hundred and seventy-five companies were licensed in 1944, which is one more than in 1943, one company being authorized to transact automobile insurance in addition to other classes.

Net premiums written in 1944 were $11,246,000, an increase of $710,000 from the 1943 figure. These premiums showed decreases in 1942 and 1943 as a result of wartime restrictions on automobiles, and the increase this year is a reversal of this trend.

Net premiums earned were $10,977,000, which is a reduction of $298,000 from the 1942 figure of $11,275,000.

Net losses incurred have increased in 1944 by $471,000 to a figure of $5,180,000, and the ratio of these losses to net premiums earned has increased from 41.77% in 1943 to 47.19% in 1944. The following tabulation shows the premiums and losses from 1926 to 1944.

	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	$	$	$	%
1926	3,743,532	3,657,994	2,037,903	55.7
1927	4,643,948	4,295,003	2,835,352	66.0
1928	6,280,675	5,670,656	3,603,260	63.5
1929	8,324,146	7,520,896	4,314,383	57.4
1930	9,361,901	8,934,508	4,378,698	49.0
1931	8,830,502	8,968,620	4,601,104	51.30
1932	7,769,765	8,017,672	3,805,268	47.46
1933	6,462,809	6,904,414	3,551,142	51.43
1934	6,931,896	6,748,426	4,007,387	59.38
1935	7,017,027	6,963,890	4,123,233	59.21
1936	7,920,609	7,553,033	4,717,954	62.46
1937	9,550,354	8,862,667	5,860,657	66.16
1938	10,409,413	10,048,543	6,043,133	60.14
1939	11,194,996	10,882,626	5,837,725	53.64
1940	12,135,244	11,750,570	6,700,382	57.02
1941	13,315,564	12,686,272	*6,751,708	53.20
1942	11,840,998	12,672,499	*5,097,897	40.23
1943	10,535,991	11,275,704	*4,709,411	41.77
1944	11,246,523	10,977,147	*5,180,653	47.19

*Does not include adjustment expenses.

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because insurers which are not member companies of the Canadian Underwriters' Association write approximately sixty per cent of the automobile insurance premiums reported for Ontario at "non-tariff" rates, which are generally lower than "tariff" rates.

Casualty and Miscellaneous Insurance

(Other than Automobile)

The following table shows net premiums written and net losses incurred (excluding adjusting expenses) for 1944 for these classes of insurance.

Class of Insurance	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Accident—Personal	1,857,183	515,439	27.75
Accident—Public Liability	1,580,863	404,025	25.56
Accident—Employers' Liability	598,655	305,160	50.97
Accident and Sickness Combined	5,939,458	4,255,566	71.65
Aircraft	303,344	*—12,626*	.....
Boiler—Boiler	616,245	69,477	11.27
Boiler—Machinery	396,743	80,648	20.33
Credit	145,240	*—3,914*	.....
Earthquake	9,183	648	7.06
Explosion	127,464	589	.46
Forgery	37,684	*—3,537*	.....
Guarantee—Fidelity	710,543	7,036	.99
Guarantee—Surety	341,938	9,162	2.68
Hail	437,298	720,494	164.76
Inland Transportation	672,368	278,533	41.43
Live Stock	45,124	19,130	42.39
Marine	1,561,898	463,820	29.70
Personal Property	2,071,723	1,653,792	79.83
Plate Glass	286,845	136,355	47.54
Real Property	216,667	5,520	2.55
Sickness	872,021	431,275	49.46
Sprinkler Leakage	3,271	4,213	128.80
Theft	773,234	195,561	25.29
Weather	5,029	1,247	24.80
Windstorm	248,610	86,978	34.99
Totals	19,858,631	9,624,591	48.47
Totals for 1943	17,228,830	9,189,071	53.34

Net premiums written in 1944 are $19,858,000, an increase of $2,630,000 over 1943. Nearly all classes have shown increases in premiums written, with "Accident and Sickness Combined" showing a substantial increase of $1,682,630 to a figure of $5,939,458. This class of insurance has shown a phenomenal increase during the past ten years and particularly during the war years; the net premiums written for Accident and Sickness being $850,000 in 1934 and $1,737,000 in 1939. Marine premiums decreased from $4,513,000 in 1942 to $2,222,000 in 1943, and again show a decrease in 1944 to a figure of $1,562,000.

Total net losses incurred have increased in 1944 by $435,000, which is not as large an increase proportionately as the increase in premiums. Consequently the ratio of net losses incurred to net premiums written has declined from 53.34% in 1943 to 48.47% in 1944. Accident and Sickness losses increased $759,000 to $4,255,000, but the loss ratio decreased to 71.65% from 82.14% in 1943. The three classes, Personal Accident, Accident and Sickness Combined, and Sickness, produced a combined premium of $8,668,000 with losses of $5,202,000, for a loss ratio of 60.0% as compared with 69.8% in 1943. Marine insurance showed a substantial drop in the loss ratio from 71.04% to 29.70%.

Qualification of Insurance Agents

Commencing October 1, 1945, the Department of Insurance instituted a policy requiring new applicants for agents' licenses (other than life) to qualify themselves for license by passing a written examination based on the fundamentals covering the different classes of insurance. Such applicants are first investigated and, when satisfied as to their integrity, the Department sends the applicant a Manual for study, at the same time advising him that he will be required to appear before a presiding officer in his community to pass a written examination based on the Manual, within a period of thirty days thereafter. All applicants who fail in their first examination are permitted to write a second examination within a period of sixty days thereafter.

Roy B. Whitehead,
Superintendent of Insurance

Parliament Buildings, Toronto
December 15, 1945

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INDEX AND LICENSE REGISTER

As at December 31st, 1944

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Acadia Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	3
2	Aetna Casualty and Surety	Automobile and Guarantee Insurance	3
3	Aetna Insurance Company	Fire, Aircraft, Automobile (excluding insurance against liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	3
4	Aetna Life Insurance Company	Life, Accident and Sickness Insurance	3
5	Agricultural Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4
6	Alliance Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	4
7	Alliance Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	4
8	American Alliance Insurance	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Theft Ins.	4
9	American Automobile Fire	Automobile Insurance (excluding liability for loss or damage to persons	4
10	American Automobile Ins.	Accident and Automobile (excluding insurance against loss or damage by fire) Insurance	5
11	American Central Insurance	Fire, Automobile (excluding liability for loss or damage to persons or property), Hail, Property Damage, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity	Credit Insurance	5
13	American Equitable Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	5
14	American Home Fire Assur.	Fire, Property Damage and Sprinkler Leakage Ins.	5
15	American Insurance Company	Fire, Automobile (excluding insurance against liability for loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
16	American Surety Company	Guarantee and Theft Insurance	6
17	Anglo-Scottish Insurance Co.	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	6
18	Arex Indemnity Company	Automobile (limited to liability for loss or damage to persons or property), Employers' Liability, Public Liability, Theft and Workmen's Compensation Insurance	6
19	Atlas Assurance Company	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	6
20	Automobile Insurance Co.	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Theft and Weather Insurance	7
21	Baloise Fire Insurance Company	Fire Insurance	7
22	Baltimore American Ins. Co. of N.Y.	Fire, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance	7
23	Bankers and Shippers Ins.	Fire Insurance	7
24	Beaver Fire Insurance Co.	Fire, Sprinkler Leakage and Weather Insurance	7
25	Bee Fire Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	8
26	Boiler Inspection and Ins.	Boiler and Machinery Insurance	8
27	Boston Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	8
28	British America Assurance	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	8
29	British Aviation Insurance	Accident, Aircraft, Inland Transportation and Property Damage Insurance	8
30	British Canadian Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	9
31	British Crown Assurance Corp.	Fire, Sprinkler Leakage and Weather Insurance	9
32	British Empire Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	9
33	British and European Ins. Co.	Fire, Inland Transportation, Property Damage, Theft, and Weather Insurance	9
34	British and Foreign Marine Ins.	Marine Insurance	10
35	British General Insurance Co.	Fire, Automobile, and Property Damage Insurance	10
36	British Law Insurance Co.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	10
37	British Northwestern Fire Ins.	Fire, Accident, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	11
38	British Oak Insurance Co.	Fire, Automobile, Inland Transportation and Property Damage Insurance	11
39	British Traders' Insurance Co.	Fire, Automobile, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	11

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
40	Caledonian-American Insurance	Fire, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
41	Caledonian Insurance Company	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
42	California Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Insur.	12
43	Camden Fire Insurance Assoc.	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Inland Transportation, Property Damage and Sprinkler Leakage Insurance	12
44	Canada Accident and Fire Assur.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	12
45	Canada Life Assurance Company	Life Insurance	12
46	Canada Security Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	13
47	Canadian Alliance Insurance Co.	Fire Insurance	13
48	Canadian Fire Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	13
49	Canadian General Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	13
50	Canadian Indemnity Company	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	14
51	Canadian Surety Company	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Ins.	14
52	Car and General Ins.	Fire, Accident, Automobile, Employers' Liability, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance	14
53	Casualty Company of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	14
54	Central Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	15
55	Central Union Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	15
56	Century Insurance Company	Fire, Accident, Automobile, Guarantee, Inland Transportation Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	15
57	China Fire Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	15
58	Citizens Ins. Co. of New Jersey	Fire, Hail, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	15
59	City of New York Insurance Co.	Fire, Hail, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	16
60	Columbia Ins. Co. of New York	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	16
61	Commercial Life Assurance	Life Insurance	16
62	Commercial Union Assur.Co.	Fire, Life, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, and Workmen's Compensation Insurance	16
63	Confederation Life Association	Life, Accident and Sickness Insurance	17
64	Connecticut Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	17
65	Consolidated Fire and Casualty	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	17
66	Continental Casualty Company	Accident, Automobile (excluding insurance against loss or damage by fire), Employers' Liability, Plate Glass, Public Liability, Sickness and Theft Insurance	17
67	Continental Insurance Co.	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	18
68	Continental Life Insurance	Life Insurance	18
69	Cornhill Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	18
70	Crown Life Insurance Company	Life Insurance	18
71	Dominion of Canada General Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness, and Theft Ins.	19
72	Dominion Fire Insurance Co.	Fire, Accident, Automobile and Plate Glass Insurance	19
73	Dominion Life Assurance Co.	Life Insurance	19
*	Drapers' and General Insurance		19

*Name changed to Monument Insurance Company Limited—May 17, 1944

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
74	Eagle Fire Co. of New York.	Fire, Automobile (excluding liability for loss or damage to persons or property) and Inland Transportation Ins.	20
75	Eagle Star Insurance Company	Fire, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	20
76	T. Eaton Life Assurance Co.	Life Insurance	20
77	Empire Life Insurance Company	Life Insurance	20
78	Employers' Liability Assurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	27
79	Employers' Reinsurance Corp.	Accident, Automobile, Credit, Employers' Liability, Guarantee, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation (limited to contracts of reinsurance)	27
80	Ensign Insurance Company	Fire and Sprinkler Leakage Insurance	27
81	Equitable Fire and Marine Ins.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	28
82	Equitable Life Insurance Co.	Life Insurance	28
83	Essex and Suffolk Equitable Ins. Soc.	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	28
84	Eureka-Security Fire and Marine	Fire and Automobile (limited to insurance against loss of, or damage to, an automobile by fire or theft) Insurance	28
85	Excelsior Life Insurance Co.	Life Insurance	28
86	Excess Insurance Company	Fire Insurance	29
87	Federal Fire Ins. Co. of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	29
88	Federal Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage and Weather Insurance	29
89	Fidelity and Casualty of N.Y.	Accident, Aircraft (excluding insurance against loss or damage to an aircraft by fire), Automobile (excluding insurance against loss or damage to an automobile by fire), Boiler and Machinery, Guarantee, Plate Glass, Sickness and Theft ins.	29
90	Fidelity Insurance of Canada	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation (limited to insurance of personal property), Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	29
91	Fidelity-Phenix Fire of New York	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
92	Fire Association of Philadelphia	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
93	Fire Insurance Co. of Canada	Fire, Property Damage, and Sprinkler Leakage Insurance	30
94	Fireman's Fund Insurance Co.	Fire, Automobile (excluding insurance against loss, by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
95	Firemen's Ins. of Newark, N.J.	Fire, Automobile, Hail, Sprinkler Leakage and Weather Ins.	30
96	First American Fire Ins.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	31
97	Fonciere Fire of Paris, France	Fire Insurance	31
98	Franklin Fire Insurance Co.	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property insurance) and Weather Insurance	31
99	General Accident Assur. of Canada	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	31
100	General Acc., Fire and Life Assur.	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	31
101	General Exchange Ins. Corp.	Automobile Insurance (excluding liability for loss by reason of bodily injury to the person)	32
102	General Security Ins. of Canada	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	32
103	Gibraltar Fire and Marine Ins.	Fire, Automobile, Hail, Inland Transportation, Property Damage and Theft (limited to personal property) Weather Ins.	32
104	Girard Fire and Marine Ins.	Fire, Hail and Weather Insurance	32
105	Glens Falls Insurance Company	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	32
106	Globe Indemnity of Canada	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	33
107	Globe & Republic of America	Fire Insurance	33
108	Grain Insurance and Guarantee	Fire, Guarantee and Theft Insurance (as a discontinuing Co.)	33
109	Granite State Fire Insurance	Fire Insurance	33
110	Great American Indemnity Co.	Accident, Aircraft (excluding loss or damage by fire or transportation), Automobile (excluding loss or damage by fire or transportation), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness and Theft Insurance	34
111	Great American Insurance Co.	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property damage, Sprinkler Leakage, Theft and Weather Insurance	34

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
112	Great West Life Assurance	Life, Accident and Sickness Insurance	34
113	Guarantee Co. of N. America	Guarantee and Theft Insurance	34
114	Guardian Assurance Company	Fire, Accident, Employers' Liability, Inland Transportation, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	35
115	Guardian Insurance of Canada	Fire, Accident, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	35
116	Guildhall Insurance Company	Fire, Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	35
117	Halifax Insurance Company	Fire Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	35
118	Hand-in-Hand Insurance Co.	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	35
119	Hanover Fire Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	37
120	Hartford Accident and Indemnity	Accident, Automobile (excluding insurance against loss or damage by fire), Employers' Liability, Guarantee, Live Stock, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	37
121	Hartford Fire Insurance Co.	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	38
122	Hartford Live Stock Insurance	Live Stock Insurance	38
123	Hartford Steam Boiler Inspection	Boiler and Machinery (limited to contracts of reinsurance)	38
124	Helvetia Swiss Fire Ins.	Fire Insurance	38
125	Home Assurance Co. of Canada	Fire, Accident, Automobile, Boiler and Machinery Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	38
126	Home Fire and Marine Ins. of Calif.	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	40
127	Home Insurance Company	Fire, Automobile (excluding liability for loss, by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	40
128	Homestead Fire Insurance	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	41
129	Hudson Bay Insurance Co.	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	41
130	Imperial Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	41
131	Imperial Guarantee & Accident Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation	41
132	Imperial Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation (limited to insurance of personal property), Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	41
133	Imperial Life Assur. Co. of Canada	Life Insurance	42
134	Indemnity Insurance Company of N. America, Philadelphia, Pa.	Accident, Automobile (excluding loss of, or damage to, an automobile by fire), Guarantee, Live Stock, Plate Glass, Sickness and Theft Insurance	42
135	Indemnity Marine Assurance	Inland Transportation, Marine and Property Damage Ins.	42
136	Insurance Co. of N. America	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	42
137	International Fidelity Insurance	Guarantee Insurance (restricted to employees of Singer Sewing Machine Company)	42
138	Jersey Insurance Co. of New York	Fire, Automobile, Sprinkler Leakage and Weather Ins.	43
139	Law, Union and Rock Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	43
140	Legal and General Assurance Soc.	Fire, Accident, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.	43
141	Liverpool & London & Globe Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	43
142	Liverpool-Manitoba Assurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	44
143	Local Government Guarantee Soc.	Fire, Property Damage, and Sprinkler Leakage Insurance	44
144	London Assurance	Fire, Accident, Automobile, Employers' Liability, Inland Transportation Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	44

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Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
145	London-Canada Insurance	Fire, Automobile, Hail, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	44
146	London and County Insurance	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	44
147	London Guarantee and Accident	Fire, Accident, Aircraft (excluding loss of, or damage to, an aircraft), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	45
148	London & Lancashire Guar. & Acc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	45
149	London and Lancashire Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	45
150	London Life Insurance Co.	Life, Accident and Sickness Insurance	45
151	London & Provincial Marine & General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Ins.	46
152	London and Scottish Assurance	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance	46
153	Loyal Protective Life Insurance	Life, Accident and Sickness Insurance	46
154	Lumbermen's Insurance Co.	Fire, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance	46
155	Manufacturers Life Insurance	Life Insurance	47
156	Marine Insurance Company	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance	47
157	Maryland Casualty Company	Accident, Aircraft (excluding insurance against loss of, or damage to, an aircraft), Automobile (excluding insurance against loss of, or damage to, an automobile by fire), Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage (limited to insurance against all direct loss, or damage caused by the accidental discharge, leakage, or overflow of water or steam), Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	47
158	Maryland Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	47
159	Mercantile Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	47
160	Merchants Fire Assur. Corp. of N.Y.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	48
161	Merchants Fire Insurance Co.	Fire, Automobile and Inland Transportation Insurance	48
162	Merchants & Mfgrs. of N.Y.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	50
163	Merchants Marine Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	50
164	Mercury Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	50
165	Metropolitan Casualty Co., N.Y.	Accident, Automobile (excluding insurance against loss of, or damage to, an automobile by fire), Guarantee, Plate Glass, Sickness and Theft Insurance	50
166	Michigan Fire & Marine Ins.	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Ins.	50
167	Monarch Life Assurance	Life Insurance	51
168	Montreal Life Insurance	Life Insurance	51
169	Monument Insurance	Fire and Automobile Insurance	51
170	Motor Union Insurance Company	Fire, Accident, Automobile, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Weather Ins.	51
171	National-Ben Franklin Fire Ins.	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Property Damage, Sprinkler Leakage and Theft (limited to personal property) Insurance	51
172	National Fire of Hartford	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile, Inland Transportation and Property Damage Insurance	52
173	National Liberty of America	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	52
174	National Life Assurance Co.	Life Insurance	52
175	National-Liverpool Ins. Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	52
176	National Provincial Ins. Company	Fire, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	52
177	National Security Insurance	Fire Insurance	53
178	National Surety Corporation	Guarantee Insurance (as a discontinuing Company only)	53
179	National Union Fire of Pittsburg	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	53
180	Nationale Fire Ins. of Paris	Fire and Property Damage Insurance	53
181	Newark Fire Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	53

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
182	New Brunswick Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance	54
183	New England Fire Insurance	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Hail, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance	54
184	New Hampshire Fire Insurance	Fire, Automobile and Inland Transportation Insurance	54
185	New York Fire Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	54
186	New York Underwriters	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	54
187	New Zealand Ins. Co., Auckland N.Z.	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	55
188	Niagara Fire Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	55
189	North American Accident	Accident and Sickness Insurance	55
190	North British and Mercantile Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	55
191	North Empire Fire	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, and Weather Insurance	55
192	North River Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	56
193	North West Fire Insurance	Fire, Property Damage and Sprinkler Leakage Insurance	56
194	Northern Assurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, and Workmen's Compensation Ins.	56
195	Northern Life Assurance	Life Insurance	56
196	Northwest Casualty Company	Accident, Automobile, Plate Glass, Public Liability and Theft Insurance	56
197	Northwestern National Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage, and Weather Insurance	57
198	Norwich Union Fire Insurance Soc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	57
199	Occidental Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	57
200	Occidental Life Insurance	Life, Accident and Sickness Insurance	57
201	Ocean Accident & Guarantee Corp'n.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	58
202	Pacific Coast Fire Insurance	Fire, Accident, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	58
203	Pacific Fire Insurance	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Ins.	58
204	Palatine Insurance Company	Fire, Automobile and Property Damage Insurance	58
205	Patriotic Assurance Company	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	58
206	Pearl Assurance Company	Fire, Accident, Automobile, Guarantee, Inland Transportation, Sprinkler Leakage, Theft and Weather Insurance	59
207	Phenix Fire Insurance of Paris	Fire, Automobile and Property Damage Insurance (as a discontinuing company)	59
208	Philadelphia Fire & Marine	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	59
209	Phoenix Assurance Company	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	59
210	Phoenix Insurance of Hartford	Fire, Aircraft (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	59
211	Pilot Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	60
212	Pioneer Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	61
213	Planet Assurance Company	Fire, Inland Transportation (limited to personal property), Property Damage, Sprinkler Leakage, Theft and Weather Ins.	62
214	Protective Association of Canada	Accident and Sickness Insurance	62
215	Providence Washington Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	62
216	Provincial Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	62

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
217	Prudential Assurance Company	Fire, Life, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	63
218	Quebec Fire Assurance Company	Fire, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	63
219	Queen City Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	63
220	Queen Insurance of America	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	65
221	Railway Passengers Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	65
222	Reliance Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	66
223	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	66
224	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	66
225	Royal Scottish Insurance Co.	Fire, Property Damage and Sprinkler Leakage Insurance	66
226	St. Paul Fire & Marine Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	67
227	Saint Paul-Mercury Indemnity	Accident and Automobile Insurance (excluding loss or damage by fire)	67
228	Sauvegarde, La, Life Insurance	Life Insurance	67
229	Scottish Canadian Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	67
230	Scottish Insurance Corporation	Fire and Automobile Insurance	67
231	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Workmen's Compensation Insurance	68
232	Scottish Union & National Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	68
233	Sea Insurance Company	Fire, Inland Transportation, Marine, Property Damage and Weather Insurance	68
234	Security Insurance of New Haven	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	68
235	Security National Insurance	Fire Insurance	68
236	Sentinel Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	69
237	South British Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance	69
238	Southern Insurance Company	Fire, Automobile, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	69
239	Sovereign Life Assurance	Life Insurance	69
240	Springfield Fire and Marine	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	69
241	Standard Marine Insurance	Inland Transportation and Marine Insurance	70
242	State Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	70
243	Sterling Insurance Company	Fire Insurance	70
244	Sun Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	72
245	Sun Life Assurance Company	Life Insurance	72
246	Svea Fire & Life Insurance	Fire, Sprinkler Leakage and Weather Insurance (as a discontinuing company)	72
247	Switzerland General Insurance	Fire Insurance	72
248	Toronto General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	72
249	Travelers Fire Insurance	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland transportation, Property Damage, Sprinkler Leakage and Weather Insurance	73
250	Travelers Indemnity Company	Aircraft (excluding liability for loss or damage by fire), Automobile (excluding liability for loss or damage by fire), Boiler and Machinery, Guarantee, Plate Glass, Public Liability and Theft Insurance	73
251	Travelers Insurance Company	Life, Accident, Aircraft, Automobile, Employers' Liability, Public Liability, Sickness and Workmen's Compensation Ins.	73
252	Union Assurance Society	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Ins.	73
253	Union Fire, Accident and General Ins. of Paris, France	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	74

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
254	Union Insurance Society of Canton	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	74
255	Union Marine & General Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	74
256	United British Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	74
257	United Firemen's Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	74
258	United States Fidelity and Guaranty	Accident, Aircraft, Automobile (excluding insurance against loss of, or damage to, an automobile by fire), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	75
259	United States Fire Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	75
260	United States Guarantee	Automobile (excluding insurance against loss of, or damage to, an automobile by fire or transportation), Employers' Liability, Public Liability and Theft Insurance	75
261	Urbaine Fire Ins. of Paris, France	Fire, Property Damage, Sprinkler Leakage and Weather (as a discontinuing company only)	75
262	Victory Insurance Company	Fire (limited to contracts of Reinsurance)	75
263	Wellington Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	76
264	Westchester Fire Insurance	Fire, Aircraft, Automobile (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	76
265	Western Assurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	76
266	Western Life Assurance	Life Insurance	76
267	Westminster Fire Office	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	77
268	World Fire and Marine Insurance	Fire, Automobile (excluding insurance against liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	77
269	World Marine & General Ins.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	77
270	Yorkshire Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	77
271	Zurich General Acc. & Liability	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	77

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
	Farmers' Mutual—Fire		
1	Algoma	Fire Insurance	80
2	Amherst Island	Fire Insurance	80
3	Ayr Farmers'	Fire Insurance	80
4	Bay of Quinte Agricultural	Fire Insurance	80
5	Bertie and Willoughby Farmers'	Fire Insurance	80
6	Blanshard	Fire Insurance	80
7	Blenheim, North	Fire Insurance	80
8	Brant, County of	Fire Insurance	80
9	Canadian Millers' Mutual	Fire insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade, also dwellings and outbuildings and contents thereof owned by such millers and grain dealers or their employees	80
10	Caradoc Farmers'	Fire Insurance	80
11	Clinton, Township of	Fire Insurance	80
12	Culross	Fire Insurance	80
13	Dereham and West Oxford	Fire Insurance	80
14	Dorchester, North and South	Fire Insurance	80
15	Downie Mutual	Fire Insurance	80
16	Dufferin Farmers'	Fire Insurance	80
17	Dumfries, North, and Waterloo, South	Fire Insurance	80
18	Dunwich Farmers'	Fire Insurance	80

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CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
19	Easthope, South Farmers'	Fire Insurance	80
20	Ekfrid Mutual	Fire Insurance	80
21	Elma Farmers'	Fire Insurance	80
22	Eramosa Mutual	Fire Insurance	80
23	Erie Farmers'	Fire Insurance	80
24	Farmers' Central	Fire Insurance	80
25	Farmers' Union	Fire Insurance	80
26	Formosa Mutual	Fire Insurance	80
27	Germania Farmers'	Fire Insurance	80
28	Glengarry Farmers'	Fire Insurance	80
29	Grand River Farmers'	Fire Insurance	80
30	Grenville Patron Mutual	Fire Insurance	80
31	Grey and Bruce	Fire Insurance	80
32	Halton Union Farmers'	Fire Insurance	81
33	Hamilton Township Farmers'	Fire Insurance	81
34	Hay Township Farmers'	Fire Insurance	81
35	Hopewell Creek	Fire Insurance	81
36	Howard Farmers'	Fire Insurance	81
37	Howick Farmers'	Fire Insurance	81
38	Kent and Essex Farmers'	Fire Insurance	81
39	Lambton Farmers'	Fire Insurance	81
40	Lanark County Farmers'	Fire Insurance	81
41	Lennox and Addington	Fire Insurance	81
42	Lobo Mutual Fire	Fire Insurance	81
43	London Township	Fire Insurance	81
44	McGillivray	Fire Insurance	81
45	McKillop	Fire Insurance	81
46	Maple Leaf Farmers'	Fire Insurance	81
47	Nissouri Farmers'	Fire Insurance	81
48	Norfolk County Farmers'	Fire Insurance	81
49	North Kent	Fire Insurance	81
50	Oneida Farmers'	Fire Insurance	81
51	Ontario Threshermen's	Fire Insurance	81
52	Otter Mutual	Fire Insurance	81
53	Peel County Farmers'	Fire Insurance	81
54	Peel and Maryborough	Fire Insurance	81
55	Prescott Farmers'	Fire Insurance	81
56	Puslinch	Fire Insurance	81
57	Saltfleet and Binbrook	Fire Insurance	81
58	Southwold Farmers'	Fire Insurance	81
59	Townsend Farmers'	Fire Insurance	81
60	Usborne and Hibbert	Fire Insurance	81
61	Walpole Farmers'	Fire Insurance	81
62	Waterloo, North, Farmers'	Fire Insurance	81
63	Wawanosh, West	Fire Insurance	81
64	Westminster Township	Fire Insurance	81
65	Williams, East	Fire Insurance	81
66	Yarmouth	Fire Insurance	81
	Farmers' Mutual—Weather		
67	Ontario Farmers' Weather	Weather Insurance	81
68	Western Farmers'	Weather Insurance	81
	Associated New England Factory Mutuals		
1	Arkwright Mutual Fire	Fire Insurance	88
2	Blackstone Mutual Fire	Fire Insurance	88
3	Boston Manufacturers' Mutual Fire	Fire Insurance	88
4	Cotton and Woolen Manufacturers'	Fire Insurance	88
5	Fall River Manufacturers' Mutual	Fire Insurance	89
6	Firemen's Mutual	Fire Insurance	89
7	Manufacturers' Mutual Fire	Fire Insurance	89
8	Philadelphia Manufacturers' Mutual Fire	Fire Insurance	89
9	Protection Mutual Fire	Fire Insurance	89
10	What Cheer Mutual Fire	Fire Insurance	90
11	Worcester Manufacturers' Mutual	Fire Insurance	90
	Other Mutuals		
1	Central Manufacturers' Mutual	Fire, Automobile, Inland Transportation, Property Damage and Theft Insurance	91
2	Cuna Mutual Insurance Society	Life Insurance	91
3	Hardware Dealers' Mutual	Fire, Automobile, (limited to insurance against loss of or damage to an automobile by fire or theft) Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	91
4	Indiana Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	91
5	Liberty Mutual	Accident, Automobile (excluding insurance against loss of or damage to an automobile), Guarantee and Theft Insurance	91
6	Lumber Mutual Fire of Boston	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	92

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CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
7	Lumbermens Mutual Casualty	Accident, Automobile (excluding insurance against loss of or damage to an automobile by fire and theft), Boiler and Machinery, Plate Glass and Theft Insurance	92
8	Lumbermens Mutual of Mansfield, Ohio	Fire and Weather Insurance	92
9	Metropolitan Life Insurance	Life, Accident and Sickness Insurance	92
10	Michigan Mutual Liability Company	Automobile and Inland Transportation (limited to operations in Ontario of public vehicles and public commercial vehicles, owned and registered in the United States)	93
11	Mill Owners' Mutual Fire of Iowa	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	93
12	Mutual Benefit Health & Accident	Accident and Sickness Insurance	93
13	Mutual Boiler Insurance Company of Boston	Boiler and Machinery Insurance	93
14	Mutual Implement and Hardware	Fire, Automobile (limited to insurance against loss of or damage to an automobile by fire or theft), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	94
15	National Retailers Mutual	Fire and Automobile (excluding insurance against liability for loss or damage to persons), Ins.	95
16	New York Life Insurance	Life Insurance	95
17	Northwestern Mutual Fire Association	Fire, Automobile, Inland Transportation, Public Liability (limited to insurance against liability for loss or damage to property), Property Damage, Sprinkler Leakage and Weather Insurance	95
18	Pennsylvania Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	95
19	Prudential Insurance	Life, Accident and Sickness Insurance	96
20	Royal Guardians	Life, Accident and Sickness Insurance	96
21	Standard Life Assurance	Life Insurance	96
22	State Farm Mutual Automobile	Accident and Automobile Insurance	96
23	Toronto Mutual Life	Life Insurance	97
24	United Mutual Fire	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Property Damage, Sprinkler leakage and Weather Insurance	97

CLASS C—CASH MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Economical Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance	101
2	Gore District Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance	101
3	Millers' National Insurance	Fire Insurance	101
4	Perth Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	101
5	Portage La Prairie Mutual	Fire, Inland Transportation (limited to insurance of personal property), Property Damage, Theft and Weather Insurance	103
6	Waterloo Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Theft and Weather Insurance	103
7	Wawanesa Mutual Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance (excluding insurance on the Premium Note Plan)	105

CLASS D—FRATERNAL SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Aid Association for Lutherans	Life Insurance	109
2	Alliance Nationale	Life Insurance and Sick and Funeral Benefits	109
3	Artisans La Societe des Canadiens-Francais	Life Insurance and Sick and Funeral Benefits	109
4	Associated Canadian Travellers	Life and Accident Insurance	109
5	Canadian Order of Foresters	Life Insurance and Sick and Funeral Benefits	110
6	Canadian Woodmen of the World	Life Insurance and Sick and Funeral Benefits	113
7	Catholic Mutual Benefit Association of Canada	Life Insurance and Sick and Funeral Benefits (Limited to renewals of contracts in Ontario)	113
8	Catholic Order of Foresters	Life Insurance	113
9	City of Ottawa Superannuation Fund	Life Insurance	114
10	City of Stratford, Municipal Benefit Fund	Life Insurance	115

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CLASS D—FRATERNAL SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
11	Civil Service Mutual Benefit Society	Life Insurance	116
12	Commercial Travelers Mut. Acc. Assoc. of Amer.	Accident and Sickness Insurance	118
13	Commercial Travellers Assoc. of Canada	Life Insurance	119
14	Croatian Fraternal Union of America	Life Insurance and Sick and Funeral Benefits	119
15	First Catholic Slovak Union of America	Life Insurance	119
16	Grand Orange Lodge of British America	Life Insurance	119
17	Hamilton Firemen's Benefit Fund	Life Insurance	119
18	Hamilton Police Benefit Fund	Life Insurance	120
19	Independent Order of Foresters	Life Insurance and Sick and Funeral Benefits	121
20	Jewish National Workers Alliance of America	Life Insurance and Sick and Funeral Benefits	122
21	Knights of Columbus	Life Insurance	122
22	London Police Benefit Fund Association	Life Insurance	122
23	Lutheran Brotherhood	Life Insurance	123
24	Maccabees, The	Life, Accident and Sickness Insurance	123
25	Ministers Life and Casualty Union	Life, Accident and Sickness Insurance	124
26	National Fraternal Society of the Deaf	Life Insurance and Sick and Funeral Benefits	124
27	Ontario Commercial Travellers' Association	Life Insurance	124
28	Ontario Secondary School Teachers' Fraternal Society	Life Insurance	126
29	Order of Italo-Canadians	Life Insurance and Sick and Funeral Benefits	127
30	Ottawa Firemen's Sup. and Benefit Fund	Life Insurance and Sick and Funeral Benefits	127
31	Ottawa Police Benefit Fund Association	Life Insurance	129
32	Reliable Life Insurance Society	Life Insurance and Sick and Funeral Benefits	130
33	Royal Arcanum	Life Insurance	133
34	Slovene National Benefit Society	Life, Accident and Sickness Insurance	134
35	Sons of England Benefit Society	Life Insurance and Sick and Funeral Benefits	134
36	Sons of Scotland Benevolent Association	Life Insurance and Sick and Funeral Benefits	137
37	Toronto Fire Dept. Super. and Ben. Fund	Life Insurance	137
38	Toronto Police Benefit Fund	Life Insurance	138
39	Ukrainian National Association	Life Insurance	139
40	Ukrainian Workingmen's Association	Life Insurance	140
41	L'Union St. Joseph du Canada	Life Insurance and Sick and Funeral Benefits	140
42	United Commercial Travelers of America	Accident Insurance	143
43	Woman's Benefit Association	Life Insurance	144
44	Workmen's Circle	Life Insurance	144

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	A. & P. (Toronto) Managers' Mutual Benefit Society	Sick and Funeral Benefits	150
2	A. & P. (Toronto) Mutual Benefit Society	Sick and Funeral Benefits	150
3	Aristocrat Mutual Benefit Society	Sick and Funeral Benefits	150
4	Army and Navy Veterans Society of Hamilton, His Majesty's Hamilton	Sick and Funeral Benefits	150
5	Army and Navy Veterans Soc., His Majesty's, Toronto, Ont.	Sick and Funeral Benefits	150
6	Beaver Sick and Funeral Benefit Club	Sick and Funeral Benefits	150
7	Beizetchiner Benei Yankov Mutual Benefit Society	Sick and Funeral Benefits	150
8	Bled Mutual Benefit Society	Sick and Funeral Benefits	105
9	Border Cities Italian Club Mutual Benefit Society	Sick and Funeral Benefits	150
10	Brantford Coach and Body Limited Mutual Benefit Society	Sick and Funeral Benefits	150
11	Brantford Hungarian Mutual Benefit Society	Sick and Funeral Benefits	150
12	Brantford Polish Mutual Benefit & Friendly Society	Sick and Funeral Benefits	150
13	Brown Bros., Limited, Employees' Benefit Society	Sick and Funeral Benefits	150
14	Brunner Mond Mutual Benefit Society	Sick and Funeral Benefits	150
15	Canada Cycle and Motor Co., Ltd., Employees' Mut. Ben. Soc.	Sick and Funeral Benefits	150
16	Canada Foils Workmen's Mutual Benefit Society	Sick and Funeral Benefits	150
17	Canada Packers Mutual Benefit Association	Sick and Funeral Benefits	150
18	Canadian Acme Screw and Gear Employees' Mut. Ben. Society	Sick and Funeral Benefits	150
19	Canadian Allis-Chalmers, Limited, Emp. Mut. Ben. Society	Sick and Funeral Benefits	150
20	Canadian General Electric Company, Ward St. Works Division Emp. Sick Ben. Society	Sick and Funeral Benefits	150
21	Canadian Hebrew Benevolent Society	Sick and Funeral Benefits	150
22	Canadian Nat. Expressmen's Mutual Ben. Association	Sick and Funeral Benefits	150
23	Canadian Order of Rechabites	Sick and Funeral Benefits	150
24	Canadian Pacific Expressmen's Sick Ben. Association	Sick and Funeral Benefits	150
25	Cheerio Mutual Benefit Society of Windsor	Sick and Funeral Benefits	150
26	Cockshutt Plow Company Relief Association	Sick and Funeral Benefits	150
27	Conference Mutual Benefit Society	Sick and Funeral Benefits	150
28	Consumers Gas Company's Employees' Mutual Ben. Society	Sick and Funeral Benefits	150
29	Czenstochower Aid Society	Sick and Funeral Benefits	150
30	Daughters of England Benevolent Society	Sick and Funeral Benefits	150
31	Dominion Forge and Stamping Co., Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	150
32	Driltzer Young Men's Mutual Benefit Society	Sick and Funeral Benefits	150
33	Dunlop Tire and Rubber Goods Emp. Mut. Ben. Society	Sick and Funeral Benefits	150
34	Evening Telegram Employees' Benefit Society	Sick and Funeral Benefits	150
35	Foresters', Ancient Order of, Subsidiary High Court	Sick and Funeral Benefits	150
36	Globe Printing Company's Employees' Benefit Society	Sick and Funeral Benefits	150
37	Goodwill Mutual Benefit Society	Sick and Funeral Benefits	150
38	Grand Order of Israel Benefit Society	Sick and Funeral Benefits	150
39	Gutta Percha and Rubber Manfg. Co., of Toronto, Limited, Emp.		

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CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
	Sick Benefit Society	Sick and Funeral Benefits	150
40	Hamilton St. Stanislaus Mutual Benefit Society	Sick and Funeral Benefits	150
41	Hebrew Friendly Society of Toronto	Sick and Funeral Benefits	150
42	Hebrew Sick Benefit Society	Sick and Funeral Benefits	150
43	Hibernians, Ancient Order of	Sick and Funeral Benefits	150
44	Imperial Varnish and Colour Sick Benefit Society	Sick and Funeral Benefits	150
45	Independent Mutual Benefit Federation	Sick and Funeral Benefits	151
46	Italian Brotherly Mutual Benefit Society	Sick and Funeral Benefits	151
47	Italian Ladies' Mutual Benefit Society of Hamilton	Sick and Funeral Benefits	151
48	Italian Mutual Benefit Society of Port Arthur	Sick and Funeral Benefits	151
49	Italian Mutual Benefit Society of Port Colborne & Humberstone	Sick and Funeral Benefits	151
50	Italo-Canadese Benevolent Society	Sick and Funeral Benefits	151
51	Iwansker Mutual Benefit Society	Sick and Funeral Benefits	151
52	Judean Benevolent and Friendly Society	Sick and Funeral Benefits	151
53	Kieltzer Sick Benefit Society of Toronto	Sick and Funeral Benefits	151
54	Knights of Malta of Canada, Ancient and Illustrious Order of	Sick and Funeral Benefits	151
55	Knights of Pythias, Grand Lodge of Ontario	Sick and Funeral Benefits	151
56	Labour League Mutual Benefit Society	Sick and Funeral Benefits	151
57	Lagover Mutual Benefit Society	Sick and Funeral Benefits	151
58	Leaside Mutual Aid Society	Sick and Funeral Benefits	151
59	Linitzer Sick Benefit Society	Sick and Funeral Benefits	151
60	Loyal Orange Young Briton Lodge 33	Sick and Funeral Benefits	151
61	Loyal Order of Moose of Ontario	Sick and Funeral Benefits	151
62	Loyal True Blue Association	Sick and Funeral Benefits	151
63	MacLean Pub. Co., Limited, Mech. Div., Mut. Ben. Assoc	Sick and Funeral Benefits	151
64	Maple Leaf Aerie (Eagles) Mutual Benefit Society	Sick and Funeral Benefits	151
65	Massey-Harris Company Verity Works, Sick and Fun. Ben. Assoc.	Sick and Funeral Benefits	151
66	Massey-Harris Company, Limited, Brantford Emp. Ben. Assoc	Sick and Funeral Benefits	151
67	Massey-Harris Toronto Employees' Mutual Benefit Society	Sick and Funeral Benefits	151
68	Mentor Mutual Benefit Society	Sick and Funeral Benefits	151
69	Mozirer Sick Benefit Society	Sick and Funeral Benefits	151
70	Mutual Benefit Soc. of Alumnae Assoc., Victoria Hospital School of Nursing	Sick and Funeral Benefits	151
71	Mutual Masonic Compact of St. Catharines and Niagara District	Sick and Funeral Benefits	151
72	National Cash Register Employees' Benefit Society	Sick and Funeral Benefits	151
73	National Slovak Mutual Benefit Society	Sick and Funeral Benefits	151
74	Oddfellows, Grand Lodge of Ontario, Independent Order of	Sick and Funeral Benefits	147
75	Order of Sons of Italy of Ontario Mutual Benefit Society	Sick and Funeral Benefits	151
76	Ostrowetz Independent Mutual Benefit Society	Sick and Funeral Benefits	151
77	Ottawa Hebrew Benefit Society	Sick and Funeral Benefits	151
78	Ozrower Mutual Benefit Society	Sick and Funeral Benefits	151
79	Pilsudski Polish Mutual Benefit Society of Fort William	Sick and Funeral Benefits	151
80	Polish Alliance Friendly Society of Canada	Sick and Funeral Benefits	151
81	Polish National Union of Canada Mutual Benefit Society	Sick and Funeral Benefits	151
82	Postal Benefit Association of Toronto	Sick and Funeral Benefits	151
83	Pride of Israel Sick Benefit Society	Sick and Funeral Benefits	151
84	Provincial Grand Lodge, Manchester Unity, I.O.O.F.	Sick and Funeral Benefits	151
85	Radomer Mutual Benefit Society	Sick and Funeral Benefits	151
86	Rani Ghar Grotto Mutual Benefit Society	Sick and Funeral Benefits	151
87	Rogers, Wm., Manufacturing Company Welfare Society	Sick and Funeral Benefits	151
88	Slingsby Manufacturing Company, Ltd., Emp. Sick Ben. Assoc	Sick and Funeral Benefits	151
89	Societa Figli D'Italia Di Mutuo Soccorso St. Antonia di Ottawa	Sick and Funeral Benefits	151
90	Societa Italiana Di M. S. Guglielmo Marconi	Sick and Funeral Benefits	151
91	Societa Di Mutuo Soccorso Recalmutese	Sick and Funeral Benefits	151
92	Societa Di Mutuo Soccorso La Trinacria di Toronto	Sick and Funeral Benefits	151
93	Sons and Daughters of Canadian Lithuanian Mut. Ben. Soc	Sick and Funeral Benefits	151
94	Sons and Daughters of Ireland Protestant Association	Sick and Funeral Benefits	151
95	Sons of Abraham Mutual Benefit Society	Sick and Funeral Benefits	151
96	Sons of David Mutual Benefit Society	Sick and Funeral Benefits	151
97	Sons of Jacob Benevolent Society	Sick and Funeral Benefits	151
98	St. Boniface Benefit Society	Sick and Funeral Benefits	151
99	St. David's Mutual Benefit Society	Sick and Funeral Benefits	151
100	St. Joseph Aid Society of Formosa	Sick and Funeral Benefits	151
101	Star of Italy Mutual Aid and Benevolent Society	Sick and Funeral Benefits	151
102	Star Mutual Benefit Society	Sick and Funeral Benefits	151
103	Toronto Civic Employees' Benevolent Association	Sick and Funeral Benefits	151
104	Toronto Hebrew Benevolent Society	Sick and Funeral Benefits	151
105	Toronto Hydro-Electric System Employees' Mutual Ben. Soc	Sick and Funeral Benefits	152
106	Toronto Independent Benevolent Association	Sick and Funeral Benefits	152
107	Toronto Musical Protective Association	Sick and Funeral Benefits	152
108	Transportation Club of Toronto	Sick and Funeral Benefits	152
109	Ukrainian National Mutual Benefit Association of Fort William	Sick and Funeral Benefits	152
110	Ulga Mutual Benefit Society	Sick and Funeral Benefits	152
111	Union of Ukrainian Brotherhoods	Sick and Funeral Benefits	152
112	Vitese Mutual Benefit Society	Sick and Funeral Benefits	152
113	Warsaw Lodzer Mutual Benefit Association	Sick and Funeral Benefits	152
114	Watson Manufacturing Company Mutual Benefit Society	Sick and Funeral Benefits	152
115	York Township Civic Mutual Benefit Society	Sick and Funeral Benefits	152
116	Young Men's Hebrew Association	Sick and Funeral Benefits	152
117	Zion Benevolent Society	Sick and Funeral Benefits	152

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CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Canadian Mercantile Insurance	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	165
2	Commerce Mutual Fire Insurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance	165
3	Equitable Fire Insurance Company (Stock Mutual)	Fire Insurance (limited to the Cash Plan)	165
4	Missisquoi and Rouville Mutual Fire	Fire Insurance (limited to the Cash Plan)	167
5	Mutual Life Assurance Company of Canada	Life, Accident and Sickness Insurance	169
6	North American Life Assurance	Life Insurance	169
7	Norwich Union Life Insurance Society	Life Insurance	169
8	Stanstead and Sherbrooke Insurance	Fire and Property Damage Insurance (limited to the Cash Plan)	169

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	Classes of insurance	Annual Statement Page No.
1	Affiliated Underwriters	Fire, Automobile (excluding insurance against liability, for loss by reason of bodily injury to the person), Inland Transportation and Sprinkler Leakage and Weather Insurance	173
2	American Exchange Underwriters	Fire, Inland Transportation and Sprinkler Leakage Insurance	173
3	Canadian Reciprocal Underwriters	Fire Insurance	173
4	Canners Exchange	Fire Insurance	175
5	Fireproof-Sprinklered Underwriters	Fire, Sprinkler Leakage and Weather Ins.	175
6	Individual Underwriters	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance	175
7	Lumbermen's Underwriting Alliance	Fire Insurance	175
8	Metropolitan Inter-Insurers	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance	176
9	New York Reciprocal Underwriters	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance	176
10	Underwriters Exchange	Fire and Weather Insurance	176
11	Warner Reciprocal Insurers	Fire Insurance	176

CLASS H—LLOYD'S

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Non-Marine Underwriters, Members of Lloyd's	All classes except Life Insurance	179

NOTE.—The Order-in-Council dated the 29th day of November, 1934, approving the application for license of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in *The Ontario Gazette*, pursuant to the provisions of Section 9 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement Page No.
1	Prevoyants du Canada (Les)	Life Ins. (limited to pension fund contracts)	183
2	Societe Saint Jean Baptiste de Montreal	Life Ins. (limited to pension fund contracts)	185

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1, 1945, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of Supplementary License	Additional Classes of Insurance for which Authorized
Class A		
The Dominion Fire Insurance Company	Dec. 6, 1945	Employers' Liability and Public Liability Insurance
American Automobile Insurance Company	Dec. 15, 1945	Employers' Liability and Public Liability Insurance.
Class B		
National Retailers Mutual Insurance Company	Dec. 5, 1945	Inland Transportation, Property Damage and Theft Insurance
Lumbermens Mutual Casualty Company	Dec. 28, 1945	Guarantee Insurance

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1, 1945, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of License	Classes of Insurance
Class A		
Aviation & General Insurance Company Limited	Jan. 1, 1946	Accident, Aircraft, Employers' Liability and Public Liability Ins.
Canadian Home Assurance Company	July 24, 1945	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.
The Laurentian Life Assurance Company	May 25, 1945	Life Insurance
Queensland Insurance Company Limited	Aug. 17, 1945	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.
Rhode Island Insurance Company	Feb. 15, 1945	Fire, Automobile (excluding insurance against liability for loss or damage to persons), Property Damage, Theft and Inland Transportation insurance (limited to insurance of personal property), limited to the business of Re-insurance only in Ontario.
Service Fire Insurance Company of New York	Aug. 17, 1945	Automobile Insurance (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof.)
Class B		
John Hancock Mutual Life Insurance Company	Oct. 10, 1945	Life, Accident and Sickness Insurance.
Benefit Association Railway Employees	Dec. 10, 1945	Accident and Sickness Insurance.
Class D		
Workers Benevolent Association of Canada (*Incorporated by Statutes of Canada 1944-5 Chap. 63*)	May 12, 1945	Life, Accident and Sickness Insurance.
Class E		
All For One Mutual Benefit Society	June 2, 1945	Sick and Funeral Benefits
The Frost and Wood Mutual Benefit Society	Feb. 23, 1945	Sick and Funeral Benefits.
Transfo Mutual Benefit Society	Mar. 22, 1945	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN DECEMBER 15, 1944, AND DATE OF THIS REPORT

Name of Insurer	
Class A	
The British and Foreign Marine Insurance Co., Ltd.	License not renewed July 1, 1945.
Globe & Republic Insurance Company of America	Discontinued business in Canada, December 31, 1944. Liabilities in Canada reinsured in New York Fire Insurance Company.

I

ANNUAL STATEMENTS

(A)

JOINT-STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint-Stock, Mutual, Cash-Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932*, or *The Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 73 (2) of the Act.

(A)

THE ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, W. M. P. Webster, Halifax; Vice-President, T. F. Tobin, K.C., Halifax, Secretary-Treasurer, G. R. Wilson, Halifax.

Directors.—T. F. Tobin, K.C., A. N. Jones, W. M. P. Webster, M. S. Clarke, of Halifax; Wm. Lawiie, Montreal.

Chief or General Agent in Ontario.—E. J. McGrail, 465 Bay St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$ 400,000
Total assets	1,287,298
Total liabilities	213,556
Surplus protection of policyholders	1,073,742

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 56,394
Premiums—Total business (net)	204,866
Claims—Ontario (net)	22,993
Claims—Total business (net)	111,109

THE AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921

Capital stock paid in cash	$3,000,000
Assets in Canada	118,532
Liabilities in Canada	37,102

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$17,935
Premiums—Canada (net)	92,600
Claims—Ontario (net)	7,367
Claims—Canada (net)	36,966

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

Capital stock paid in cash	$7,500,000
Assets in Canada	1,962,048
Liabilities in Canada	849,067

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 657,620
Premiums—Canada (net)	1,180,662
Claims—Ontario (net)	178,417
Claims—Canada (net)	535,228

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

Capital stock paid in cash	$15,000,000
Life:	
Assets in Canada	21,882,683
Ontario business in force (gross)	114,012,147
Canadian business in force (gross)	173,181,090
Other than Life:	
Assets in Canada	487,901
Liabilities in Canada	410,019

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$1,780,450
Premiums—Canada (net)	2,912,338
Total disbursements to policyholders (net)—In Ontario	1,009,424
In Canada	2,112,421

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	854,587
Premiums—Canada (net)	1,002,506
Claims—Ontario (net)	773,596
Claims—Canada (net)	898,398

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*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Milton H. Webber, Toronto.
Chief or General Agent in Ontario.—Milton H. Webber, 12 Wellington St. E., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1870.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$127,845
Assets in Canada	411,281	Premiums—Canada (net)	219,865
Liabilities in Canada	217,302	Claims—Ontario (net)	55,766
		Claims—Canada (net)	140,365

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.
Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.
Date of Incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$106,166
Assets in Canada	$859,719	Premiums—Canada (net)	380,042
Liabilities in Canada	343,366	Claims—Ontario (net)	51,217
		Claims—Canada (net)	219,910

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 80 Richmond St. W., Toronto
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—Dec. 5, 1904. *Date commenced business in Canada.*—October, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,00	Premiums—Ontario (net)	$ 478,971
Assets in Canada	1,449,202	Premiums—Canada (net)	1,121,991
Liabilities in Canada	1,308,099	Claims—Ontario (net)	689,447
		Claims—Canada (net)	1,261,823

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—1897. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$23,720
Assets in Canada	383,807	Premiums—Canada (net)	93,195
Liabilities in Canada	64,509	Claims—Ontario (net)	10,906
		Claims—Canada (net)	52,633

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1927. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$600,000	Premiums—Ontario (net)	$129,307
Assets in Canada	269,256	Premiums—Canada (net)	193,682
Liabilities in Canada	116,024	Claims—Ontario (net)	48,761
		Claims—Canada (net)	77,519

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*See note on page 1.

AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net).......	$359,277
Assets in Canada................	882,552	Premiums—Canada (net).......	501,727
Liabilities in Canada.............	165,298	Claims—Ontario (net)..........	140,358
		Claims—Canada (net).......	196,880

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. West, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. West, Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—April, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$21,174
Assets in Canada................	219,914	Premiums—Canada (net).......	56,868
Liabilities in Canada.............	51,617	Claims—Ontario (net)..........	9,925
		Claims—Canada (net)..........	24,504

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.
Chief or General Agent in Ontario.—O. B. Thibaudeau, Metropolitan Bldg., Toronto.
Date of Incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,500,000	Premiums—Ontario (net).......	$133,466
Assets in Canada................	658,748	Premiums—Canada (net).......	248,472
Liabilities in Canada.............	363,442	Claims—Ontario (net)..........	*−5,960*
		Claims—Canada (net)..........	*−1,919*

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,500,000	Premiums—Ontario (net).......	$124,830
Assets in Canada................	482,624	Premiums—Canada (net)........	404,770
Liabilities in Canada.............	326,873	Claims—Ontario (net)..........	45,590
		Claims—Canada (net)..........	170,215

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—John R. Cox, Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 29, 1928. *Date commenced business in Canada.*—Oct. 16, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$ 30,720
Assets in Canada................	186,533	Premiums—Canada (net).......	121,553
Liabilities in Canada.............	105,665	Claims—Ontario (net)..........	10,790
		Claims—Canada (net)..........	35,894

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*See note on page 1.

THE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.

Chief or General Agent in Ontario.—John J. Kilgour, 805 Metropolitan Bldg., Toronto.

Date of Incorporation.—Feb. 20, 1846. *Date commenced business in Canada.*—June 28, 1912

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,343,740	Premiums—Ontario (net)	$ 63,805
Assets in Canada	522,909	Premiums—Canada (net)	146,638
Liabilities in Canada	112,362	Claims—Ontario (net)	23,917
		Claims—Canada (net)	67,182

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.

Chief or General Agent in Ontario.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.

Date of Incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$17,985
Assets in Canada	203,173	Premiums—Canada (net)	38,701
Liabilities in Canada	33,424	Claims—Ontario (net)	*−1,065*
		Claims—Canada (net)	2,799

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, 325 Howe St., Vancouver.

Chief or General Agent in Ontario.—Armstrong, De Witt & Crossin Ltd., Excelsior Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£105,000	Premiums—Ontario (net)	$ 92,491
Assets in Canada	$577,640	Premiums—Canada (net)	211,041
Liabilities in Canada	207,778	Claims—Ontario (net)	35,048
		Claims—Canada (net)	106,372

AREX INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Valentine W. Gerrish, 25 King St. W., Toronto.

Chief or General Agent in Ontario.—Valentine W. Gerrish, 25 King St. W., Toronto.

Date of Incorporation.—October 24, 1935. *Date commenced business in Canada.*—May, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$451,770	Premiums—Ontario (net)	$14,350
Assets in Canada	110,294	Premiums—Canada (net)	42,732
Liabilities in Canada	49,243	Claims—Ontario (net)	24,502
		Claims—Canada (net)	23,821

ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Irving W. Smith, 61 Adelaide St. E., Toronto.

Date of Incorporation.—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£550,000	Premiums—Ontario (net)	$199,968
Assets in Canada	$1,010,123	Premiums—Canada (net)	640,533
Liabilities in Canada	581,155	Claims—Ontario (net)	130,921
		Claims—Canada (net)	340,798

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*See note on page 1

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.
Chief or General Agent in Ontario.—Arthur Tucker, 1601 Metropolitan Bldg., Toronto
Date of Incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash	$5,000,000
Assets in Canada	158,802
Liabilities in Canada	50,302

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 43,549
Premiums—Canada (net)	102,690
Claims—Ontario (net)	1,382
Claims—Canada (net)	10,344

BALOISE FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Herbert H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

	Swiss	
Capital stock paid in cash	Frcs.	1,000,000
Assets in Canada		$245,360
Liabilities in Canada		107,316

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 33,723
Premiums—Canada (net)	101,469
Claims—Ontario (net)	17,314
Claims—Canada (net)	59.101

THE BALTIMORE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G.R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1925. *Date commenced business in Canada.*—June, 1936.
Canadian business reinsured by the Home Insurance Company of New York.

Capital stock paid in cash	$1,500,000
Assets in Canada	239,115
Liabilities in Canada	48,850

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14–24 Toronto St., Toronto
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—December 20, 1918. *Date commenced business in Canada.*—1935.

Capital stock paid in cash	$1,000,000
Assets in Canada	156,456
Liabilities in Canada	72,994

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 39,204
Premiums—Canada (net)	126,477
Claims—Ontario (net)	15,058
Claims—Canada (net)	41,000

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, C. E. Sword, Toronto; Vice-President, D. H. Laird, K.C., Winnipeg; Managing Director, C. A. R. MacLeod, Winnipeg; Secretary, Cyril Lee, Winnipeg.

Directors.—C. E. Sword, D. H. Laird, K.C., H. J. Bird, S. W. Campbell, G. C. Cumming, G. H. Northwood, C. A. R. MacLeod, J. W. Price, W. R. Brydon.

Chief or General Agent in Ontario.—C. E. Sword, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1913. *Date commenced business in Canada.*—December, 1913.

Capital stock paid in cash	$300,500
Total assets	545,889
Total liabilities	63,986
Surplus protection of policyholders	481,903

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,114
Premiums—Total business (net)	29,163
Claims—Ontario (net)	3,020
Claims—Total business (net)	6.601

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*See note on page 1.

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. G. Wilson, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—J. H. Kennedy, 402 Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

	French	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.... Frcs.	30,000,000	Premiums—Ontario (net)	$25,517
Assets in Canada	$161,801	Premiums—Canada (net)	51,880
Liabilities in Canada	51,822	Claims—Ontario (net)	21,329
		Claims—Canada (net)	42,968

THE BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. R. Corson, Toronto; Vice-President, J. P. Byrne, Toronto; Manager, J. P. Byrne, Toronto; Secretary, L. T. Gregg, Toronto.

Directors—Henry N. Roberts, J. R. L. Starr, K.C., R. R. Corson, J. P. Byrne, Toronto; H. Mudge, Montreal; C. C. Gardiner, D. F. Reese, Hartford, Conn.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 100,100	Premiums—Ontario (net)	$403,216
Total assets	1,572,747	Premiums—Total business (net)	648,406
Total liabilities	808,038	Claims—Ontario (net)	48,897
Surplus protection of policyholders.	764,709	Claims—Total business (net)	75,457

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Bldg., Winnipeg.

Chief or General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$ 9,455
Assets in Canada	260,545	Premiums—Canada (net)	229,674
Liabilities in Canada	291,011	Claims—Ontario (net)	542
		Claims—Canada (net)	139,691

THE BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—E. A. Brownell, W. J. Hastie, K. M. Pringle, E. Willans, Geo. A. Morrow, H. C. Cox, W. M. Cox, K.C., Hon. G. Howard Ferguson, P.C., K.C., S. H. Logan, Hon. Leighton McCarthy, P.C. K.C., Graham Morrow, G. Stubington, K. Thom, Toronto; H. J. Wyatt, New York; W. E. Meikle, Winnipeg; Sir George Morton, O.B.E., M.C., Calcutta.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 750,000	Premiums—Ontario (net)	$ 506,340
Total assets	8,238,795	Premiums—Total business (net)	3,252,090
Total liabilities	4,166,068	Claims—Ontario (net)	250,163
Surplus protection of policyholders.	4,072,727	Claims—Total business (net)	1,581,033

THE BRITISH AVIATION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal
Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. E., Toronto.
Date of Incorporation.—February 24, 1930. *Date commenced business in Canada.*—1942.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$ 2,566
Assets in Canada	$265,292	Premiums—Canada (net)	44,100
Liabilities in Canada	32,403	Claims—Ontario (net)	Nil
		Claims—Canada (net)	15,080

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*See note on page 1.

THE BRITISH CANADIAN INSURANCE COMPANY*

Head Office, Montreal, Que.

Officers.—President, E. A. Brownell; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow.

Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, W. J. Hastie, G. Stubington G. Morrow, Toronto

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. East, Toronto.

Date of Incorporation.—1917. *Date commenced business in Canada.*—1917.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$ 69,780
Total assets	882,555	Premiums—Total business (net)	228,003
Total liabilities	292,194	Claims—Ontario (net)	53,738
Surplus protection of policyholder	590,361	Claims—Total business (net)	120,139

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

Head Office, Glasgow, Scotland

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£25,000	Premiums—Ontario (net)	$131,573
Assets in Canada	$283,077	Premiums—Canada (net)	307,314
Liabilities in Canada	257,720	Claims—Ontario (net)	55,752
		Claims—Canada (net)	188,734

THE BRITISH EMPIRE ASSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President, E. A. Brownell, Toronto; Vice-President, G. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow, Toronto.

Directors.—E. A. Brownell, W. M. Cox, K.C., H. C. Cox, G. A. Morrow, W. J. Hastie, E. Willans, G. Morrow, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16–22 Wellington St. East, Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 30, 1928.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$125,588
Total assets	827,032	Premiums—Total business (net)	296,784
Total liabilities	415,871	Claims—Ontario (net)	117,408
Surplus protection of policyholders	411,161	Claims—Total business (net)	152,383

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

Head Office, London, Eng.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£50,000	Premiums—Ontario (net)	$10,587
Assets in Canada	$125,258	Premiums—Canada (net)	28,434
Liabilities in Canada	47,151	Claims—Ontario (net)	4,963
		Claims—Canada (net)	12,252

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*See note on page 1.

THE BRITISH & FOREIGN MARINE INSURANCE COMPANY LIMITED

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—C. G. Ross, Montreal.
Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

Capital stock paid in cash, £1,340,000.

Statement for the Year Ended December 31, 1944

Assets in Canada

Cash on hand and in banks in Canada	$24,916 80
Balance due by related company	3,029 85
Agents' balances and premiums uncollected, written on or after October 1, 1944	2,661 75
All other assets—sundry	4 32
TOTAL ASSETS IN CANADA	$30,612 72

Liabilities in Canada

Total provision for unpaid claims in Canada	$ 8,604 00
Total net reserve, $3,987.26; carried out at 80% thereof	3,189 81
Agency and other expenses due and accrued	107 61
All other liabilities	2,985 07
TOTAL LIABILITIES IN CANADA	$14,886 49

Revenue Account in Canada

Net premiums written, marine		$43,010 36
Reserve of unearned premiums:		
At beginning of year	$ 6,319 11	
At end of year	3,189 81	
Decrease		3,129 30
Net premiums earned		$46,139 66
Net claims incurred	$ 4,914 59	
Net adjustment expenses incurred	4,783 21	
Total claims and expenses		9,697 80
UNDERWRITING GAIN		$36,441 86

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—Halbert J. Kerr, 83 Richmond St. West, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

Capital stock paid in cash	£175,000
Assets in Canada	$243,884
Liabilities in Canada	122,575

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 50,208
Premiums—Canada (net)	132,651
Claims—Ontario (net)	22,435
Claims—Canada (net)	58,828

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal

Chief or General Agent in Ontario.—

Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

Capital stock paid in cash	$1,459,980
Assets in Canada	210,291
Liabilities in Canada	90,552

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$17,104
Premiums—Canada (net)	74,180
Claims—Ontario (net)	2,664
Claims—Canada (net)	43,449

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*See note on page 1

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, H. T. Fairley, S. Fairley, F. S. Corrigan, W. E. Young, W. H Despard, H. J. Humphrey, Toronto; H. Routh, Brian E. S. Mountain, Sir E. M. Mountain, Bart. London, Eng.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 248,699	Premiums—Ontario (net)	$ 85,204
Total assets	1,407,257	Premiums—Total business (net)	184,504
Total liabilities	371,700	Claims—Ontario (net)	32,910
Surplus protection of policyholders	1,035,557	Claims—Total business (net)	87,103

THE BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£176,000	Premiums—Ontario (net)	$ 44,915
Assets in Canada	$271,804	Premiums—Canada (net)	116,318
Liabilities in Canada	106,077	Claims—Ontario (net)	27,637
		Claims—Canada (net)	72,910

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£192,000	Premiums—Ontario (net)	$166,739
Assets in Canada	$1,497,221	Premiums—Canada (net)	387,428
Liabilities in Canada	278,547	Claims—Ontario (net)	78,346
		Claims—Canada (net)	158,603

CALEDONIAN-AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.
Chief or General Agent in Ontario.—Thomas Irvine Co. Ltd., Excelsior Life Bldg., Toronto.
Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$14,500
Assets in Canada	179,730	Premiums—Canada (net)	48,470
Liabilities in Canada	48,732	Claims—Ontario (net)	7,159
		Claims—Canada (net)	16,612

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.
Chief or General Agent in Ontario.—Muntz & Beatty Ltd., Temple Bldg., Toronto.
Date of Organization.—1805. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£155,000	Premiums—Ontario (net)	$118,666
Assets in Canada	$429,636	Premiums—Canada (net)	302,969
Liabilities in Canada	293,685	Claims—Ontario (net)	63,184
		Claims—Canada (net)	145,529

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*See note on page 1.
†Prior to this date business was confined to Province of Manitoba.

THE CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. M. Hargraft, 83 Richmond St. W., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash	$1,000,000
Assets in Canada	193,326
Liabilities in Canada	30,917

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,587
Premiums—Canada (net)	28,434
Claims—Ontario (net)	4,963
Claims—Canada (net)	12,254

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J

Principal Office in Canada, Toronto, Ont

Manager or Chief Executive Officer in Canada.—John B. Alexander, 802 Canada Permanent Bldg., Toronto.

Chief or General Agent in Ontario.—John B. Alexander, Toronto.

Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—Feb. 26, 1930.

Capital stock paid in cash	$2,000,000
Assets in Canada	253,998
Liabilities in Canada	112,135

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 33,117
Premiums—Canada (net)	144,578
Claims—Ontario (net)	19,094
Claims—Canada (net)	78,806

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE

Officers.—President, C. H. Godfrey, Montreal; Vice-President, A. C. Hall, Montreal; Secretary, H. F. Roden, Montreal; General Manager, A. C. Hall, Montreal.

Directors.—C. H. Godfrey, John Holroyde, M. Costello, H. F. Roden, A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

Capital stock paid in cash	$ 43,320
Total assets	1,610,263
Total liabilities	593,697
Surplus protection of policyholders	1,016,566

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$185,206
Premiums—Total business (net)	590,182
Claims—Ontario (net)	75,920
Claims—Total business (net)	215,238

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. N. Mitchell, Toronto; Chairman of the Board, Hon. Leighton McCarthy, P.C., K.C., Toronto; Chairman of the London Board, H. C. Cox, Oakville; Vice-Presidents, R. A. Laidlaw, E. G. Baker, Toronto; General Manager, S. C. McEvenue, Toronto; Actuaries, J. G. Beatty, F.A.S., F.A.I.A., J. D. Williamson, F.A.S., F.A.I.A., Toronto; Secretary, J. H. Domelle, Toronto; Ass't General Manager and Treasurer, E. C. Gill, F.A.S., Toronto; Ass't General Manager, W. J. Beattie, Toronto; Medical Director, S. J. Streight, O.B.E., M.D., Toronto.

Directors.—Hon. Leighton McCarthy, P.C., K.C., A. E. Arscott, C.B.E., J. A. McLeod, R. A. Laidlaw, Rt. Hon. Sir Thomas White, G.C.M.G., E. G. Baker, C. A. Bogert, A. N. Mitchell, S. C. McEvenue, R. C. H. Cassels, K.C., Toronto; H. C. Cox, Oakville; Aime Geoffrion, K.C., B.C.L., Montreal; Hon. Chas. Stewart, P.C., Ottawa; John Stuart, Chicago; A. V Davis, Pittsburgh.

Date of Incorporation.—April 25, 1849. *Date commenced business in Canada.*—Aug. 21, 1847

Capital stock paid in cash	$ 1,000,000
Total assets	320,437,385
Ontario business in force (gross)	279,613,986
Total business in force (gross)	886,789,325

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 7,937,001
Premiums—Total business (net)	27,514,282
Total disbursements to policyholders (net)—In Ontario	4,681,302
Total business	22,131,067

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*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, C. C. Paull, J. E. Haskins, C. D. Henderson, Fred W. Lamont, Dr. W. E. Ferguson, John B. Laidlaw, W. H. Bosley, Toronto; G. B. Patteson, Ottawa.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 28, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$138,453
Total assets	1,245,217	Premiums—Total business (net)	397,723
Total liabilities	394,268	Claims—Ontario (net)	102,461
Surplus protection of policyholders	850,949	Claims—Total business (net)	220,470

CANADIAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, P. J. Perrin, Montreal; Vice-President, R. F. Gour, l'Assomption; Secretary, J. H. Chandler.

Directors.—J. Gagnon, P. J. Perrin, G. Perron, J. G. Ratelle, R. E. Schofield, P. E. Tremblay, R. F. Gour, l'Assomption; L. Grisé, St. Césaire; G. Pratte, Quebec.

Chief or General Agent in Ontario.—Anglo Canadian Underwriters Ltd., 25 Richmond St. W., Toronto.

Date of Incorporation.—July 24, 1943. *Date commenced business in Canada.*—Dec. 22, 1943.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$ 8,447
Total assets	313,012	Premiums—Total business (net)	122,796
Total liabilities	124,359	Claims—Ontario (net)	7,064
Surplus protection of policyholders	188,653	Claims—Total business (net)	62,057

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—J. H. Riley, C. S. Riley, A. L. Denison, James A. Crowe, H. C. Ashdown, W. A. Murphy, G. H. Aikins, K.C., Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 318,928
Total assets	3,919,986	Premiums—Total business (net)	1,263,856
Total liabilities	1,614,914	Claims—Ontario (net)	153,647
Surplus protection of policyholders	2,305,072	Claims—Total business (net)	510,986

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor, Toronto; Vice-President and General Manager, W. F. Spry, Toronto; Secretary and Treasurer, C. W. Sykes.

Directors.—Rt. Hon. Arthur Meighen, P.C., K.C., A. E. Naylor, G. Larratt Smith, K.C., D. H. Gibson, C.B.E., W. F. Spry, Toronto; Sen. N. M. Paterson, Fort William; R. G. Ivey, K.C., London; C. W. Webster, Montreal; E. Anderson, K.C., LL.D., Winnipeg.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$ 431,563
Total assets	2,745,558	Premiums—Total business (net)	1,160,844
Total liabilities	1,573,125	Claims—Ontario (net)	156,032
Surplus protection of policyholders	1,172,433	Claims—Total business (net)	432,427

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*See note on page 1.

THE CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manger, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—J. A. Dowler, C. S. Riley, H. C. Ashdown, J. H. Riley, A. L. Denison, J. A. Crowe, W. A. Murphy, G. H. Aikins, Winnipeg; A. F. Culver, Montreal.

Chief or General Agent in Ontario.—W. C. Riley, Federal Bldg., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$ 403,404
Total assets	3,197,828	Premiums—Total business (net)	1,489,289
Total liabilities	1,736,347	Claims—Ontario (net)	109,024
Surplus protection of policyholders	1,461,481	Claims—Total business (net)	500,248

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President and General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto.

Directors.—F. W. Lafrentz, A. F. Lafrentz, D. H. Cook, F. J. Parry, New York; A. C. Matthews, M. A. Bradshaw, John B. Alexander, Toronto; C. S. Band, W. Donald Matthews, Paul J. Myler.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 500,000	Premiums—Ontario (net)	$231,772
Total assets	2,231,041	Premiums—Total business (net)	752,924
Total liabilities	810,793	Claims—Ontario (net)	66,088
Surplus protection of policyholders	1,420,248	Claims—Total business (net)	199,178

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£130,745	Premiums—Ontario (net)	$ 54,521
Assets in Canada	$381,447	Premiums—Canada (net)	189,458
Liabilities in Canada	212,041	Claims—Ontario (net)	36,221
		Claims—Canada (net)	107,571

THE CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—E. D. Gooderham, H. W. Falconer, D. G. Ross, L. M. Keachie, H. R. Jackman, A. W. Eastmure, J. P. Nicolls, H. S. Gooderham, Col. G. G. Blackstock.

Date of Incorporation.—May 19, 1912. *Date commenced business in Canada.*—Jan. 1, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$301,600	Premiums—Ontario (net)	$236,259
Total assets	829,008	Premiums—Total business (net)	337,480
Total liabilities	396,028	Claims—Ontario (net)	72,433
Surplus protection of policyholders	432,980	Claims—Total business (net)	127,234

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*See note on page 1.

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, 500 Place d'Armes, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.
Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$30,705
Assets in Canada	$222,290	Premiums—Canada (net)	92,626
Liabilities in Canada	99,862	Claims—Ontario (net)	15,647
		Claims—Canada (net)	42,179

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, 371 Bay St., Toronto.
Chief or General Agent in Ontario.—G. W. Pearson, 371 Bay St., Toronto.
Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$10,304
Assets in Canada	156,357	Premiums—Canada (net	24,472
Liabilities in Canada	27,119	Claims—Ontario (net)	2,728
		Claims—Canada (net)	6,227

THE CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto
Date of Incorporation.—1885. *Date commenced business in Canada.*—1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£450,000	Premiums—Ontario (net)	$130,736
Assets in Canada	$956,564	Premiums—Canada (net)	304,407
Liabilities in Canada	299,703	Claims—Ontario (net)	48,878
		Claims—Canada (net)	136,412

THE CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1870. *Date commenced business in Canada.*—July 2, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.... Mex.	$2,000,000	Premiums—Ontario (net)	$14,365
Assets in Canada	119,060	Premiums—Canada (net)	29,984
Liabilities in Canada	25,590	Claims—Ontario (net)	6,590
		Claims—Canada (net)	12,977

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—1929. *Date commenced business in Canada.*—January, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 4,470
Assets in Canada	239,890	Premiums—Canada (net)	79,980
Liabilities in Canada	42,396	Claims—Ontario (net)	4,381
		Claims—Canada (net)	48,210

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*See note on page 1.

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash	$1,500,000
Assets in Canada	244,107
Liabilities in Canada	44,465

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	†
Claims—Ontario (net)	Nil
Claims—Canada (net)	†

COLUMBIA INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

Capital stock paid in cash	$1,000,000
Assets in Canada	287,097
Liabilities in Canada	84,215

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$22,467
Premiums—Canada (net)	70,248
Claims—Ontario (net)	8,675
Claims—Canada (net)	37,145

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. H. Cautley, Edmonton; 1st Vice-President and Managing Director, J. W. Glenwright, Toronto; 2nd Vice-President, W. C. Hodgson, Toronto; Consulting Actuary, Geo. Ryrie.

Directors.—R. H. Cautley, Norman Allin, M.D., Eardley Allin, M.D., W. T. Henry, Edmonton; J. W. Glenwright, W. C. Hodgson, H. B. Begg, H. H. Bishop, F. J. Colgan, Toronto; John A. East, Saskatoon; F. O. Hodgson, Vancouver.

Chief or General Agent in Ontario.—J. W. Glenwright, 350 Bay St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Oct. 4, 1913.

Capital stock paid in cash	$ 148,480
Total assets	3,439,148
Ontario business in force (gross)	5,850,226
Total business in force (gross)	15,003,305

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$162,771
Premiums—Total business (net)	424,791
Total disbursements to policyholders (net)—In Ontario	15,158
Total business	191,856

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83–85 Richmond St. W., Toronto.

Date of Incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

Capital stock paid in cash	£3,540,000
Life:	
Assets in Canada	$1,176,685
Ontario business in force (gross)	37,501
Canadian business in force (gross)	203,742

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 287
Premiums—Canada (net)	3,039
Total disbursements to policyholders (net)—In Ontario	Nil
In Canada	14,080

Other than Life:	
Assets in Canada	1,328,431
Liabilities in Canada	864,377

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	349,569
Premiums—Canada (net)	1,030,438
Claims—Ontario (net)	156,639
Claims—Canada (net)	466,180

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*See note on page 1

†Included in figures of Home Insurance Company.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, V. R. Smith, M.A., A.I.A., A.A.S., F.A.I.A., Toronto; Vice-Presidents, Col. J. F. Michie, R. S. Waldie, Toronto; Joint General Managers, C. D. Devlin and J. K. Macdonald, B.A., Toronto; Secretary, James L. McLachlin, B.A., A.I.A., A.A.S., Toronto; Actuary, B. T. Holmes, A.I.A., F.A.S., F.A.I.A.

Directors.—Charles S. Macdonald, Col. J. F. Michie, C. R. Dent, R. S. Waldie, Arthur F. White, R. V. LeSueur, F. Grenville Rolph, V. R. Smith, M.A., Toronto; P. A. Thomson, A. A. Magee, K.C., C.B.E., Montreal; W. C. Laidlaw, Allendale; R. A. Bryce, Lt.-Col. W. E. Phillips, J. L. Trumbull.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

Capital stock paid in cash	$ 300,000
Life:	
Total assets	173,196,340
Ontario business in force (gross)	149,267,775
Total business in force (gross)	544,741,581
Other than Life:	
Total assets	418,994
Total liabilities	180,549

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$ 4,321,993
Premiums—Total business (net)	18,709,795
Total disbursements to policyholders (net)—In Ontario	2,474,068
Total business	11,240,270

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	368,964
Premiums—Total business (net)	518,716
Claims—Ontario (net)	286,559
Claims—Total business (net)	400,789

THE CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—L. T. Hargraves, 10 Adelaide St. E., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash	$2,000,000
Assets in Canada	732,407
Liabilities in Canada	267,273

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 90,224
Premiums—Canada (net)	400,545
Claims—Ontario (net)	35,145
Claims—Canada (net)	193,207

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, H. Begg, Toronto; Vice-Presidents, P. R. Gardiner, Toronto, J. C. H. Dussault, K.C., Montreal; Secretary, H. L. Kearns, Toronto; Treasurer, J. G. Hutchinson, Toronto.

Directors.—J. C. H. Dussault, K.C., Montreal; Leigh M. McCarthy, P. R. Gardiner, H. Begg, W. R. Begg, Geo. McNamara, J. G. Hutchinson, H. B. Begg, H. L. Kearns, Col. K. R. Marshall, C.M.G., D.S.O., Frank Shannon, Toronto; J. M. Pigott, Hamilton.

Date of Incorporation.—May 20, 1930. *Date commenced business in Canada.*—May 21, 1931.

Capital stock paid in cash	$220,000
Total assets	723,199
Total liabilities	301,855
Surplus protection of policyholders	421,344

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$223,581
Premiums—Total business (net)	335,706
Claims—Ontario (net)	82,898
Claims—Total business (net)	153,148

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash	$5,000,000
Assets in Canada	1,742,329
Liabilities in Canada	1,076,583

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$1,034,739
Premiums—Canada (net)	2,077,567
Claims—Ontario (net)	325,552
Claims—Canada (net)	714,396

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*See note on page 1.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

Capital stock paid in cash	$5,000,000
Assets in Canada	1,701,262
Liabilities in Canada	583,729

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 266,446
Premiums—Canada (net)	1,045,130
Claims—Ontario (net)	246,059
Claims—Canada (net)	628,879

THE CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; Vice-President and Managing Director, N. J. Lander, Toronto; Secretary, Geo. Hunt; Chairman of the Board, Sidney Jones, Toronto; Actuary, J. Hunter, F.F.A., F.A.S., Toronto.

Directors.—N. J. Lander, A. S. Mathers, Sidney Jones, G. W. Rutter, John W. Hobbs, John T. Richardson, K.C., T. D'Arcy Leonard, K.C., K. D. McKenzie, J. J. Lorne Ardiel, Toronto; Hon. Jacob Nicol, K.C., Sherbrooke, Que.; W. A. Dryden, Brooklin; Chas. T. McHattie, Vancouver.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

Capital stock paid in cash	$ 200,000
Total assets	13,833,309
Ontario business in force (gross)	28,865,401
Total business in force (gross)	58,723,961

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 883,778
Premiums—Total business (net)	1,720,763
Total disbursements to policyholders (net)—In Ontario	382,560
Total business	763,984

CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash	£500,000
Assets in Canada	$465,175
Liabilities in Canada	275,215

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$103,104
Premiums—Canada (net)	333,277
Claims—Ontario (net)	51,885
Claims—Canada (net)	164,730

THE CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Chairman of the Board, Hon. G. H. Ferguson, P.C., K.C., LL.D., Toronto; 1st Vice-President, C. W. Somers, Toronto; 2nd Vice-President, H. D. Burns, Toronto; 3rd Vice-President, G. T. Somers, Toronto; General Manager, H. R. Stephenson, F.A.S., A.I.A., Toronto; Treasurer, W. D. Stewart, Toronto; Secretary, P. McDonald, Toronto; Actuary, F. W. Hill, F.A.S.; Medical Officer, H. D. Delamere, M.D.; Superintendent of Agencies, E. J. S. Brown.

Directors.—H. R. Stephenson, C. W. Somers, W. F. Watkins, F. Erickson Brown, K.C., H. D. Burns, G. E. Spragge, Hon. G. Howard Ferguson, P.C., K.C., LL.D., G. S. Braden, Toronto; Geo. A. Morson, Havana, Cuba; Hon. E. L. Patenaude, P.C., K.C., LL.D., Montreal; Norman F. Wilson, Ottawa; A. N. McLean, St. John; C. Wallace, Vancouver.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

Capital stock paid in cash	$ 278,440
Total assets	69,154,606
Ontario business in force (gross)	77,994,312
Total business in force (gross)	333,155,292

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$2,145,490
Premiums—Total business (net)	10,635,372
Total disbursements to policyholders (net)—In Ontario	860,388
Total business	3,295,443

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*See note on page 1.

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, H. W. Falconer, Toronto; Treasurer, J. C. Dodds, General Superintendent, J. C. Stuart; Actuary, J. E. White.

Directors.—H. R. Jackman, D. G. Ross, M.P., E. D. Gooderham, Col. G. G. Blackstock L. M. Keachie, H. S. Gooderham, H. W. Falconer, A. F. Ball, Toronto; J. P. Nicolls, Vancouver; F. E. Bronson, Ottawa.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887

Capital stock paid in cash	$ 1,005,300
Life:	
Total assets	3,733,569
Ontario business in force (gross)	12,756,708
Total business in force (gross)	22,355,758
Other than Life:	
Total assets	3,805,232
Total liabilities	1,824,868

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 319,361
Premiums—Total business (net)	606,104
Total disbursements to policyholders (net)—In Ontario	89,500
Total business	179,082

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	992,515
Premiums—Total business (net)	1,345,785
Claims—Ontario (net)	356,950
Claims—Total business (net)	472,941

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, R. H. L. Massie, Toronto; Vice-President, J. A. Fraser Toronto; Secretary, S. A. Colby, Toronto.

Directors.—R. H. L. Massie, Hamilton Cassels, K.C., John A. Fraser, C. S. Macdonald, Dunlop Stewart, Toronto; R. A. Brock, Montreal; Alfred F. James, Chas. D. James, Milwaukee Col Howard Greene, Christiana, Del.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash	$ 300,000
Total assets	1,584,401
Total liabilities	480,104
Surplus protection of policyholders	1,104,297

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$245,331
Premiums—Total business (net)	383,817
Claims—Ontario (net)	84,780
Claims—Total business (net)	141,203

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf, Waterloo; Vice-President, G. A. Dobbie, Galt; Actuary, A. J. Huenergard; Secretary, H. Schaus; Treasurer, F. L. Whitaker; General Superintendent of Agencies, J. J. Murray.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.B., Ford S. Kumpf, J. E. F. Seagram, Waterloo; J. H. Gundy, Toronto; C. Gordon Cockshutt, Brantford; W. H. Malkin, Vancouver; G. Alex. Forbes, Hespeler; G. A. Dobbie, Galt; Hon. Sen. W. D. Euler, M.P., P.C., Kitchener; Hon. Sen. A. C. Hardy, P.C., K.C., Brockville; J. A. Simard, O.B.E., Montreal.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889

Capital stock paid in cash	$ 280,000
Total assets	62,347,154
Ontario business in force (gross)	85,230,244
Total business in force (gross)	224,518,270

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$2,463,012
Premiums—Total business (net)	6,890,899
Total disbursements to policyholders (net)—In Ontario	1,372,810
Total business	3,039,651

THE DRAPERS' AND GENERAL INSURANCE COMPANY, LIMITED*

(See Monument Insurance Company, Limited, page 51)

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*See note on page 1.

THE EAGLE FIRE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.
Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.
Date of Incorporation.—1806. *Date commenced business in Canada.*—January 1, 1937

Capital stock paid in cash	$1,000,000
Assets in Canada	206,862
Liabilities in Canada	93,050

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$30,692
Premiums—Canada (net)	82,242
Claims—Ontario (net)	20,626
Claims—Canada (net)	59,920

EAGLE STAR INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.
Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—May, 1912.

Capital stock paid in cash	$16,303,111
Assets in Canada	472,027
Liabilities in Canada	378,500

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$259,331
Premiums—Canada (net)	811,935
Claims—Ontario (net)	101,582
Claims—Canada (net)	375,536

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. D. Eaton, Toronto; Vice-Presidents, O. D. Vaughan, J. A. Livingstone, T. C. Eaton, Toronto; Manager and Secretary-Treasurer, J. A. Livingstone, Toronto; Actuary, A. E. Harkness, A.A.S., Toronto; Medical Director, T. D. Archibald, M.D.

Directors.—O. D. Vaughan, G. M. Eaton, J. Elliott, J. A. Livingstone, T. C. Musgrave, J. G. McKee, E. A. Eaton, J. D. Eaton, T. C. Eaton, A. H. Grainger, Toronto; R. S. McCordick, Winnipeg; F. B. Walls, Montreal, C. H. Boothe, Hamilton.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash	$ 250,000
Total assets	13,221,816
Ontario business in force (gross)	19,577,898
Total business in force (gross)	38,626,091

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 602,686
Premiums—Total business (net)	1,293,415
Total disbursements to policyholders (net)—In Ontario	290,041
Total business	742,965

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

Officers.—Chairman of the Board and President, C. P. Fell; Vice-President, A. H. K. Russell; General Manager, L. T. Boyd; Actuary, H. H. Blakeman; Treasurer and Act'g Secretary, J. R. Paterson.

Directors.—C. P. Fell, A. H. K. Russell, N. A. Fairhead, A. Bruce Matthews, Geo. M. Orr, Toronto; N. P. Lambert, Ottawa; Geo. J. Guy, Port Nelson; D. W. McCormick, Galt; D. R. McLaughlin, Georgetown.

Auditors.—E. J. Howson, F.C.A., and A. B. Shepard, F.C.E., of Thorne, Mulholland, Howson & McPherson, Chartered Accountants, Toronto.

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*See note on page 1.

Statement for the Year Ended December 31, 1944

Capital Stock

	No. of Shares	Amount Subscribed For	Amount Paid in Cash
Amount of capital stock authorized, $2,500,000. No. of shares, 50,000. Par value, $50.			
Capital stock at beginning of year	26,170	$1,308,500 00	$ 313,170 00
Calls received during year			25 00
Capital stock at end of year	26,170	$1,308,500 00	$ 313,195 00

Premium on Capital Stock

Total amount paid to December 31, 1944	$ 928,720 00

Summary Balance Sheet

Assets

Total ledger assets at book value	$12,560,533 38	
Deduct excess of total book value of ledger assets over total authorized value	41,366 29	
Total ledger assets at authorized value	$12,519,167 09	
Non-ledger assets	286,996 64	
Total assets	$12,806,163 73	
Deduct assets not admitted	9,667 43	
Total Admitted Assets	$12,796,496 30	

Liabilities

Total liabilities		$11,957,948 32
Excess of assets over liabilities:		
Capital stock paid in cash	$313,195 00	
Surplus	525,352 98	
		838,547 98
Total		$12,796,496 30

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1943		$11,927,138 78
Increase in ledger assets in 1944:		
Income	$ 1,997,196 99	
Increase in ledger liabilities—sundry accounts payable	418 76	
Increase in capital stock	25 00	
Total increase		$ 1,997,640 75
Total		$13,924,779 53

Decrease in ledger assets in 1944:	
Disbursements	$ 1,364,246 15
Total ledger assets at book value, December 31, 1944	12,560,533 38
Total	$13,924,779 53

Assets

Ledger Assets

Book value of real estate, less encumbrances: office premises, $106,027.83; held for sale, $175,011.77	$ 281,039 60
Amounts owing under agreements of sale of real estate	27,341 00
Mortgage loans on real estate	1,308,745 80
Loans on policies and other amounts secured by the Company's policies in force	691,820 73
Book value of bonds, debentures and debenture stocks	8,816,926 32
Book value of stocks	1,259,729 25
Cash on hand and in banks	155,388 79
Agents' ledger balances	17,681 12
Sundry accounts receivable	1,860 77
Total Ledger Assets at Book Value	$12,560,533 38
Deduct excess of total book value of ledger assets over total authorized value	41,366 29
Total Ledger Assets at Authorized Value	$12,519,167 09

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 127,689 11
Total net premiums due and uncollected and deferred	159,307 53
Total Non-ledger Assets	$ 286,996 64
Total Assets	$12,806,163 73

Deduct Assets Not Admitted

Cash advanced to or in the hands of officers or agents	9,667 43
Total Admitted Assets	$12,796,496 30

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$11,139,248 00
Net liability for admitted outstanding claims under contracts	102,451 98
Provision for unreported death claims	17,000 00
Provision for disability claims unreported or reported but not admitted	3,000 00
Amounts left with the Company at interest (pertaining to assurance and annuity contracts), including interest accumulations thereon	205,846 00
Premiums received from policyholders in advance	13,395 43
Net dividends to policyholders due and unpaid	2,708 44
Provision for accrued profits to policyholders not included above	82,545 00
Balance of shareholders' surplus account, including dividends due and unpaid	14,945 60
Provincial, municipal and other taxes due and accrued	30,873 92
Salaries, rents and office expenses due and accrued	3,582 09
Medical examiners' and legal fees due and accrued	1,255 00
Commissions to agents due and accrued	9,982 53
Reserve for contingencies	285,000 00
Staff pension, assurance and savings funds	40,682 00
Miscellaneous accounts payable	5,432 33
TOTAL LIABILITIES	$11,957,948 32

Income

	FIRST YEAR	RENEWAL	SINGLE	TOTALS
Assurance premiums, ordinary	$225,360 69	$1,132,490 81	$18,848 15	$1,376,699 65
Less reinsurance premiums	7,247 34	34,693 91	....	41,941 25
Net assurance premiums, ordinary	$218,113 35	$1,097,796 90	$18,848 15	$1,334,758 40
Net assurance premiums, group	....	453 18	....	453 18
Net annuity considerations, ordinary	4,575 94	39,304 16	11,311 40	55,191 50
Net annuity considerations, group	....	....	60 50	60 50
Total net premium income and consideration for annuities	$222,689 29	$1,137,554 24	$30,220 05	$1,390,463 58

Consideration for supplementary contracts involving life contingencies		2,337 00
Amounts left with the Company at interest (arising out of assurance and annuity contracts):		
Dividends	$ 8,839 82	
Other amounts	46,134 75	
		54,974 57
Interest, dividends and rents		501,369 65
Income from all other sources:		
Staff Pension Fund contributions—by employees, $5,677.35; by the Company, $5,677.35	$11,354 70	
Not taken fees	283 41	
		11,638 11
Gross profit on sale or maturity of ledger assets		36,414 08
TOTAL INCOME		$1,997,196 99

Disbursements

ORDINARY—	DEATH CLAIMS AND ANNUITY PAYMENTS	MATURITIES	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTALS
Assurances, net	$526,919 14	$77,573 29	$121,323 31	$8,075 39	$35,927 74	$ 769,818 87
Annuities, net	14,481 21	....	4,725 66	....	668 19	19,875 06

Total net disbursements in respect of assurance and annuity contracts		$ 789,693 93
Net payments under supplementary contracts involving life contingencies		6,407 88
Net reduction in premiums resulting from application of dividends		1,020 17
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn:		
Dividends	$ 1,078 15	
Other amounts	28,299 58	
		29,377 73
Taxes, licenses and fees: Taxes on premiums, $19,322.61; taxes on investments (other than real estate), $1,259.45; licenses and fees, $853.20; other taxes, $1,508.38		22,943 64
Head office expenses: Salaries, $83,871.22; directors' fees, $1,145.95; auditors' fees, $2,000.00; travelling expenses, $4,860.54; rents (including $7,200.00 for Company's occupancy of its own buildings), $8,530.91; miscellaneous, $10,925.33		111,333 95
Branch office and agency expenses: Assurance commissions: first year—ordinary, $167,319.32; renewal—ordinary, $36,213.57; group, $13.73; single—ordinary, $419.76. Annuity commissions: first year—ordinary, $1,433.11; renewal—ordinary, $847.23; single—ordinary, $50.16. Salaries, $63,359.21; advances made to agents, $1,701.94; travelling expenses, $19,164.97; rent (including $1,134.00 for Company's occupancy of its own buildings), $8,494.68; miscellaneous, $21,969.73		320,987 41
All other expenses: Advertising, $2,383.00; books and periodicals, $364.32; express, telegrams and telephones, $1,558.43; legal fees, $2,956.62; medical fees, $11,275.00; office furniture, $1,749.50; postage, $3,090.54; printing and stationery, $3,922.85; contributions to Staff Pension Fund, $5,677.35; miscellaneous, $7,169.69		40,147 30
Payments from Staff Pension Fund		379 40
All other disbursements		12,633 73
Interest or dividends paid to shareholders		12,526 80
Interest paid on claims		879 96
Interest on borrowed money and bank overdrafts		4,565 23
Gross loss on sale or maturity of ledger assets		11,349 02
TOTAL DISBURSEMENTS		$1,364,246 15

Exhibit of Ordinary Assurance Policies

Classification	Life		Endowment		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
		$		$		$	$		$
At end of 1943	23,219	32,809,333	7,366	11,898,788	205	945,571	63,006	30,790	45,716,698
New effected	3,677	5,292,747	1,637	2,965,947	42	236,974	.....	5,356	8,495,668
Old revived	96	124,304	43	70,379	...	.....	.....	139	194,683
New bonus additions	....	.	....		.	.....	12,110		12,110
Old increased	.	27,486		21,982			.	. .	49,468
Transferred	39	120,678	28	88,914	1	2,500	41	68	212,133
Totals	27,031	38,374,548	9,074	15,046,010	248	1,185,045	75,157	36,353	54,680,760
Less ceased by:									
Death	413	494,310	42	37,704	.	.....	431	455	532,445
Maturity	.....	..	55	81,091	...	.....	..	55	81,091
Expiry	.....	...	...		9	21,532	...	9	21,532
Surrender	248	345,501	57	75,061	..	....	2,144	305	422,706
Lapse—									
Less than 1 yr	165	229,945	108	178,575	..	......	..	273	408,520
Other	547	778,299	200	297,775	8	30,708	.. ..	755	1,106,782
Decrease	.....	98,315	...	87,406	..	10,426	....	.....	196,147
Transfer	21	52,500	21	37,125	19	88,000	....	61	177,625
Total ceased	1,394	1,998,870	483	794,737	36	150,666	2,575	1,913	2,946,848
AT END OF 1944	25,637	36,375,678	8,591	14,251,273	212	1,034,379	72,582	34,440	51,733,912
Reassured	.....	923,793	.....	307,193	.....	206,890	....	.....	1,437,876

Exhibit of Group Assurance Policies

Classification	Term		
	Number		Amount
	Policies	Employees	
			$ c.
At beginning and end of 1944	2	17	38,000 00

Exhibit of Annuities Arising Out of Assurance Contracts

Classification	Supplementary Contracts						Disability Annuities	
	Involving Life Contingencies		Not Involving Life Contingencies		Total			
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.
At end of 1943	1	127 56	13	5,780 32	14	5,907 88	19	8,061 72
New effected	...	....	1	500 00	1	500 00	3	1,560 00
Old revived	...	....	...	....	...	....	1	240 00
Totals	1	127 56	14	6,280 32	15	6,407 88	23	9,861 72
Less ceased by:								
Death	...	....	...	....	...	....	4	1,920 00
Total ceased	...	....	...	....	...	....	4	1,920 00
AT END OF 1944	1	127 56	14	6,280 32	15	6,407 88	19	7,941 72

Exhibit of Ordinary Annuities

Classification	Deferred Annuities		Vested Annuities					
			Involving Life Contingencies		Not Involving Life Contingencies		Total	
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
		$ c.		$ c.		$ c.		$ c.
At end of 1943	542	177,398 40	46	10,236 24	13	2,568 58	59	12,804 82
New effected	68	23,176 56	1	148 92	...	....	1	148 92
Old revived	1	217 32	...	....	...	....	...	....
Old increased	...	225 00	...	....	...	....	...	....
Transferred	...	....	4	1,306 92	...	....	4	1,306 92
Totals	611	201,017 28	51	11,692 08	13	2,568 58	64	14,260 66
Less ceased by:								
Death	2	1,158 24	...	....	...	....	...	....
Expiry	1	120 00	...	....	1	300 00	1	300 00
Surrender	8	4,827 72	...	....	1	72 00	1	72 00
Lapse—								
Less than 1 year	11	3,273 84	...	....	...	....	...	....
Other	5	2,476 92	...	....	...	....	...	....
Decrease	...	861 48	...	....	...	....	...	....
Transfer	6	2,576 76	...	....	...	....	...	....
Total ceased	33	15,294 96	...	....	2	372 00	2	372 00
At End of 1944	578	185,722 32	51	11,692 08	11	2,196 58	62	13,888 66

Statement of Actuarial Liabilities

ASSURANCE SECTION

Class of Assurance	Gross in Force			Reassured in Other Companies	
	No.	Amount	Reserve	Amount	Reserve
ORDINARY, PARTICIPATING		$ c.	$	$	$
Life	15,279	22,425,373 00	2,653,664	475,371	73,412
Endowment	6,639	11,016,499 00	1,506,457	257,363	15,409
Term, etc.	1	2,500 00	376	....	....
Bonus additions	.....	72,582 00	37,866	....	....
Premium reductions	.....	(1,068 76)	2,335	....	....
Additional accidental death benefits	.....	(7,339,800 00	11,230	(269,900)	173
Disability benefits, active lives:					
Waiver of premium only	.....	(5,070,979 00)		(94,851)	
Waiver of premium and income	.....	(957,337 00)	39,744	(24,050)	756
Disability benefits, disabled lives	.....	(1,800 00)	17,337	....	....
Extra premiums	.....	....	4,902	....	....
Exch'ge on foreign currency contracts	.....	....	1,069	....	....
Supplementary contracts, not involving life contingencies	(4)	(1,415 68)	7,187	....	....
Totals	21,919	33,516,954 00	4,282,167	732,734	89,750
ORDINARY, NON-PARTICIPATING					
Life	10,358	13,950,305 00	5,178,649	448,422	32,051
Endowment	1,952	3,234,774 00	1,135,056	49,830	6,394
Term, etc.	211	1,031,879 00	7,925	206,890	1,722
Additional accidental death benefits	.....	(2,054,900 00)	3,175	(302,600)	205
Disability benefits, active lives:					
Waiver of premium only	.....	(605,159 00)		(46,535)	
Waiver of premium and income	.....	(919,370 00)	27,490	(4,000)	272
Disability benefits, disabled lives	....	(5,902 00)	36,223	....	....
Extra premiums	.....	....	1,199	....	....
Exch'ge on foreign currency contracts	.....	....	65	....	....
Supplementary contracts:					
Involving life contingencies	(1)	(127 56)	2,154	....	....
Not involving life contingencies	(10)	(4,864 64)	28,452	....	....
Totals	12,521	18,216,958 00	6,420,388	705,142	40,644
Totals—Ordinary	34,440	51,733,912 00	10,702,555	1,437,876	130,394
GROUP, PARTICIPATING					
Term, etc.	2	38,000 00	13	....	....
Totals—Group	2	38,000 00	13	....	....
GRAND TOTALS—ASSURANCES	34,442	51,771,912 00	10,702,568	1,437,876	130,394

ANNUITY SECTION

Class of Annuity	Gross in Force			Reassured in Other Companies
	No.	Annual Payment	Reserve	Reserve
ORDINARY, PARTICIPATING		$ c.	$	$
Deferred	407	110,664 96	130,174	..
Vested—involving life contingencies	1	1,400 00	14,728	...
Disability (active lives)	.	....	564	243
Premium reduction		....	20	....
Totals	411	112,064 96	145,486	243
ORDINARY, NON-PARTICIPATING				
Deferred	271	75,057 36	323,678	...
Vested:				
Involving life contingencies	47	10,292 08	87,051	...
Not involving life contingencies	11	2,196 58	8,721	....
Disability (active lives)	...	....	833	....
Disability (disabled lives)	...	....	1,241	....
Totals	329	87,546 02	421,524	....
GRAND TOTALS—ANNUITIES	740	199,610 98	567,010	243

Summary of Reserve

	Participating	Non-participating	Total
	$	$	$
Reserve for policies and contracts in force:			
Assurance	4,282,180	6,420,388	10,702,568
Annuity	145,486	421,524	567,010
Totals	4,427,666	6,841,912	11,269,578
Deduct reserve for reassured contracts:			
Assurance	89,750	40,644	130,394
Annuity	243	....	243
Total reassurance	89,993	40,644	130,637
Net reserve	4,337,673	6,801,268	11,138,941
Add reserve for contracts reassured with companies not licensed in Canada	....	307	307
Net Reserve Carried in the Liabilities	4,337,673	6,801,575	11,139,248

Miscellaneous Statement

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Valuation of Assurance Policies and Annuity Contracts:

Life insurance contracts were valued in groups arranged according to section of business, year of issue, plan and age at issue. There was an exception in the case of the fraternal whole life plan and in the case of paid-up policies for which the business was grouped according to attained age in 1944. The valuation schedules were completed using factors for the terminal reserves for each, the policy anniversary preceding and that following, the valuation date, as well as the net premium and the death strain. The mean reserves were computed only for each section of the business. This method provides a check on the accuracy of the work in applying the valuation factors. The age at issue is taken as the age nearest birthday at the date of issue and the duration is taken as N + ½ where N is the difference between the calendar year of issue and the year of valuation.

Particulars of the bases used for the valuation of life insurance contracts are: business issued 1929–1936 by the Mutual Relief Life reinsured—the AM(5) 3½% table net level premium method; prepaid profit plans issued 1922–1937—the OM(5) 3½% table net level premium method; participating policies issued 1922–1942—the OM(5) 3%, the OM(5) 3½% and the AM(5) 3½% tables net level premium method using the deductions permitted by The Ontario Insurance Act; non-participating policies, issued 1922–1930—the OM(5) 3½% table, issued 1931 to 1942, the AM(5) 3½% table, net level premium method using the deductions permitted under The Ontario Insurance Act; fraternal business reinsured by this Company the CM(5) 3½% table Canadian modification except for the whole life plan for which the sums assured and net premiums were valued separately; both participating and non-participating policies issued 1942 and after, the CM(5) 3% table Canadian Modification. The reserves determined in accordance with the foregoing specifications are the equal of, or exceed, the amounts which would be required by The Ontario Insurance Act.

For vested annuity contracts and single premium deferred annuities involving life contingencies, the basis of valuation was the Rutherford Table with 3½% interest rate. Contracts for immediate annuities for periods certain were valued on an interest basis of 3½%. Contracts issued as annual premium deferred annuities, not involving life contingencies during the deferred period, were valued on a 3½% interest basis for issues prior to 1941 and on a 3% interest basis for issues of 1941 and after, using the method of accumulating the net premium at interest. The foregoing valuation bases provide reserves in excess of the requirements of The Ontario Insurance Act.

(a) Policies issued at premiums corresponding to ages higher than the true ages were valued as of the rated-up age.

(b) Policies issued subject to a lien or contingent debt were valued for the full amount of insurance.

(c) Policies otherwise issued on lives classed as substandard or special seem to be all included in categories (a), (b) and (d).

(d) Policies issued at, or subject to, an extra premium payable either in one sum or annually; ordinarily the latter only are issued and a reserve equal to 50% of the gross extra premium is provided in the valuation.

(e) For policies providing for disability benefits, waiver of premium and other benefits (waiver of premiums only and waiver of premiums with monthly income without the deduction from the sum insured) the additional liability was determined as follows:

(i) Before the occurrence of disability by the accumulation without interest of 50% of the gross extra premium for disability from the date of issue on the policies in force as of the date of valuation;

(ii) After the occurrence of disability the reserve provided was the present value of the future income payments and premiums to be waived on the basis of Hunter's disability table with interest at the rate of 3% per annum adjusted as follows according to the year preceding the date of valuation that the claim was incurred: 50% first year, 75% second year, 85% third year, 95% fourth year and 100% in the fifth year of disability and thereafter.

(f) Policies providing for additional accidental death benefits were valued as follows: For all policies in force a reserve of 62 ½c. per $1,000 was set up and in addition thereto for policies where the premium paying period was less than the period of coverage, the excess amount of the premium paid for the double indemnity benefit over $1.25 per $1,000, such excess being accumulated at 3 ½% interest per annum.

(g) Annuities issued to lives classed as under average were valued as of the rated-up age on the basis of which the contract was issued substandard.

(h) Any other special classes of policies the foregoing statement appears to cover.

(2) Items of Special Reserves:

(a) To cover future expenses for limited payment and single premium assurance policies and for immediate annuity contracts, no reserve is maintained.

(b) To make provision for benefits granted under contracts which may at any duration be in excess of the reserve computed in accordance with the basic method of valuation; for these a special reserve was provided equivalent to the excess of the guaranteed value over the level reserve.

(c) To provide any amount, the excess of the cash value held, which may be made available upon the reinstatement of lapsed policies; no provision for this item was made as the volume of policies lapsing always exceeds the amount of reinstatements.

(d) To cover the option of renewal under term policies no reserve was provided.

(e) To cover the option of conversion either during a fixed term or at the end thereof into higher premium policies, the premium for the new policy being fixed according to the age at entry or the age at date of conversion, no reserve was provided.

(f) To cover any other contingency; excepting for the special contingency reserve noted in the balance sheet and the provision for unreported death and disability claims, no items of special reserve other than those described above appeared to be necessary.

II. INVESTMENT INCOME AND INVESTMENT EXPENSES

(1) Average rate of interest earned. The average rate of interest earned during the year 1944 on the basis of the net ledger assets at book value was 4.21% according to the formula 2I ÷ (A + B − I). The revenue interest for the year is determined by taking the cash interest income including premium on foreign currency page 9, item 4, plus the accrued interest as of the 31st of December, 1944, page 5, item 14 less the accrued interest as of the 31st of December, 1943, being the corresponding item. The book value of the net ledger assets as of the end of the year is represented by item 10, page 5 of this statement, and for the beginning of the year by the corresponding item of the previous year's statement.

(2) Investment expenses. The investment expenses for 1944 amounted to $30,580. These expenses were comprised of taxes $1,259.45; salaries $13,500; rents $1,330.91; directors' fees $3,000; auditors' fees $1,000; commissions $6,659.06, and miscellaneous $3,830.58. In determining the basis of investment expenses not specifically allocated, an analysis of expenses by function is made from time to time.

III. ALLOCATION OF SURPLUS

(1) Basis for the distribution of surplus as between shareholders and policyholders. A separation of the funds of the Company as between participating policies, non-participating policies and shareholders has been made and the surplus arising from participating policies is allotted on the basis of 90% to the policyholders and 10% to the shareholders.

(2) Method by which dividends for each class of assurance policies and annuity contracts were computed. The distribution of surplus is made on a three-factor contribution method, using the factors (1) gain from interest earned in excess of the amount required to maintain the policy reserve, (2) gain from mortality, i.e., the difference between the claims experienced and the expected claims on the net amount at risk according to the method of valuation, and (3) the gain from loading on premiums in excess of the expenses.

The interest surplus is taken at 0.50% of the mean reserve by the Canadian Modified preliminary term method.

The gain from mortality is assumed to be 10% of the AM(5) table of mortality with a minimum of $1.00 per thousand applied to the net amount of risk.

The gain from loading is taken as 50% of the excess of the gross premium over the net renewal premium by the Canadian Modified preliminary term method AM(5) 3 ½% and expenses of 7 ½% of the gross premium plus $3.00 per thousand per annum. In the case of endowment plans on the 1937 rate series the loading factor is a percentage of the (gross premium less the net renewal premium on the Canadian Modified AM(5) 3 ½% basis), graded from 5% at age 10 to 7 ½% at age 50. In the case of the retirement income bond plan the loading factor is 50% of the (gross premium less the net premium and less the expense allowance of 5% of the gross premium plus $7.50 per unit premium).

It is assumed that there are no dividends earned during the first policy year. Quinquennial dividends are derived by accumulating the annual profits as described above at 5% to cover interest and survivorship. The amounts of the cash dividend determined as described are converted into bonus additions using the AM(5) 3 ½% table and are converted into premium reductions using the annuities certain on the 3% interest basis.

Respecting policy proceeds left on deposit with the Company the rate of interest for 1945 is 3% per annum, subject to the special guarantee of a higher rate in the case of a few policy contracts. Amounts pertaining to policy contracts in the form of premiums paid in advance are accepted subject to a rate of discount computed on a 2 ½% interest basis.

The foregoing schedule is applicable for participating policies entitled to share in profits during 1945.

Annuities are issued by the Company only on the non-participating basis. No distinction in dividend class is made as between policies with and without disability.

IV. REASSURED CONTRACTS

This Company has business ceded to one company not licensed in any province of Canada, the particulars being as follows: Lincoln National Life Insurance Company; amount of insurance $8,887, reserve $307, as of the 31st of December, 1944.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Curtis, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—Oct. 25, 1880. *Date commenced business in Canada.*—Oct. 24, 1894.

Capital stock paid in cash	£384,772
Assets in Canada	$3,247,340
Liabilities in Canada	2,266,683

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 971,413
Premiums—Canada (net)	2,113,580
Claims—Ontario (net)	377,041
Claims—Canada (net)	884,358

EMPLOYERS' REINSURANCE CORPORATION*

HEAD OFFICE, KANSAS CITY, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, 443 Confederation Life Bldg., Toronto.

Date of Incorporation.—Jan. 30, 1914. *Date commenced business in Canada.*—May 9, 1927.

Capital stock paid in cash	$2,000,000
Assets in Canada	549,293
Liabilities in Canada	182,773

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 86,116
Premiums—Canada (net)	136,311
Claims—Ontario (net)	20,797
Claims—Canada (net)	27,798

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. D. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.

Directors.—Col. Howard Greene, Christiana, Del.; Alfred F. James, C. D. James, E. B. Shea, Milwaukee; G. M. Kelley, K.C., Hamilton Cassels, K.C., R. H. L. Massie, V. R. Smith, Dunlop Stewart, Toronto.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

Capital stock paid in cash	$250,000
Total assets	677,605
Total liabilities	128,446
Surplus protection of policyholders	549,159

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$42,552
Premiums—Total business (net)	77,029
Claims—Ontario (net)	14,810
Claims—Total business (net)	27,324

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.
Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. E., Toronto.
Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

Capital stock paid in cash	$1,000,000
Assets in Canada	379,693
Liabilities in Canada	89,260

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$18,046
Premiums—Canada (net)	68,267
Claims—Ontario (net)	7,031
Claims—Canada (net)	30,534

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Mervyn J. Smith; Vice-Presidents, J. C. Breithaupt, J. A. Martin; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S., F.A.I.A.; Treasurer, F. D. Rueffer; Auditors, J. F. Scully, C.A., R. P. Uffelmann, C.A.

Directors.—M. J. Smith, J. A. Martin, Waterloo; J. M. Riddell, K.C., Stratford; J. C. Breithaupt, Kitchener; Herbert Begg, A. W. Briggs, K.C., Toronto; H. G. Bertram, Dundas; Hon. Harold Macpherson, St. Johns, Nfld.; Charles S. Morton, M.B., F.R.C.S., Halifax; J. M. Walton, Aurora, Ont.

Date of Incorporation.—Nov. 19, 1920. *Date commenced business in Canada.*—Nov. 19, 1920.

Capital stock paid in cash	$ 327,155
Total assets	15,879,559
Ontario business in force (gross)	37,160,378
Total business in force (gross)	48,896,192

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$1,017,426
Premiums—Total business (net)	1,329,374
Total disbursements to policyholders (net)—In Ontario	517,581
Total business	737,576

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.
Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.
Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash	£56,000
Assets in Canada	$156,284
Liabilities in Canada	58,222

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$15,204
Premiums—Canada (net)	50,366
Claims—Ontario (net)	7,070
Claims—Canada (net)	22,734

THE EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.
Chief or General Agent in Ontario.—W. C. Butler, Victory Bldg., Toronto.
Date of Incorporation.—Sept., 1864. *Date commenced business in Canada.*—Jan. 30, 1935.

Capital stock paid in cash	$1,000,000
Assets in Canada	182,132
Liabilities in Canada	46,923

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$17,043
Premiums—Canada (net)	44,216
Claims—Ontario (net)	7,824
Claims—Canada (net)	10,763

THE EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. Albert Matthews, LL.D., Toronto; 1st Vice-President, G. R. Warwick, Toronto; 2nd Vice-President, S. F. Duncan, Toronto; Secretary-Treasurer, C. P. Muckle, A.A.S.

Directors.—Hon. Albert Matthews, LL.D., H. S. Gooderham, George R. Warwick, F. H. Marsh, S. F. Duncan, C. Q. Parker, C. C. Calvin, K.C., E. P. Taylor, Toronto; G. S. Kilbourn, Hon. L. M. Gouin, K.C., Montreal; George E. Weir, K.C., Dresden, Ont.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—July 10, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

Capital stock paid in cash	$ 200,000
Total assets	33,020,945
Ontario business in force (gross)	67,933,870
Total business in force (gross)	153,153,415

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$2,029,840
Premiums—Total business (net)	4,161,687
Total disbursements to policyholders (net)—In Ontario	804,309
Total business	1,755,545

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*See note on page 1.

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.
Chief or General Agent in Ontario.—Grover Leyland, Concourse Bldg., Toronto.
Date of Incorporation.—1894. *Date commenced business in Canada.*—May, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$25,874
Assets in Canada	$211,537	Premiums—Canada (net)	61,907
Liabilities in Canada	54,598	Claims—Ontario (net)	8,243
		Claims—Canada (net)	18,520

FEDERAL FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. Hon. H. A. Bruce, M.D.; Vice-President and Managing Director, H. Begg; Secretary, G. A. Gordon; Treasurer, Alan Coatsworth.

Directors.—Col. Hon. H. A. Bruce, M.D., Herbert Begg, W. R. Begg, H. Bruce Begg, Col. K. R. Marshall, C.M.G., D.S.O., F. K. Morrow, Leigh McCarthy, Frank Shannon, E. B. Stockdale, W. C. Laidlaw.

Date of Incorporation.—Dec. 5, 1922. *Date commenced business in Canada.*—Jan. 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$216,046
Total assets	810,141	Premiums—Total business (net)	310,946
Total liabilities	316,859	Claims—Ontario (net)	86,560
Surplus protection of policyholders	493,282	Claims—Total business (net)	118,636

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.
Chief or General Agent in Ontario.—W. S. Tomenson, 12 Wellington St. E., Toronto.
Date of Incorporation.—1901. *Date commenced business in Canada.*—June, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$ 79,467
Assets in Canada	290,425	Premiums—Canada (net)	133,633
Liabilities in Canada	105,723	Claims—Ontario (net)	56,924
		Claims—Canada (net)	80,825

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,250,000	Premiums—Ontario (net)	$7,947
Assets in Canada	430,414	Premiums—Canada (net)	5,798
Liabilities in Canada	23,302	Claims—Ontario (net)	Nil
		Claims—Canada (net)	*−3,222*

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. L. Phillips, Baltimore, Md.; Vice-Presidents, A. E. Perry, Toronto, F. D. Knowles, Montreal; Manager, A. E. Perry, Toronto; Secretary, A. T. Tutty, Toronto.

Directors.—A. E. Perry, Gerard B. Strathy, K.C., L. B. Campbell, Col. A. E. Kirkpatrick, S. Moss, Toronto; Lt.-Col. E. G. Hanson, D.S.O., F. D. Knowles, W. A. Merrill, K.C., Montreal; Alfred C. Bethune, Ottawa; Chas. L. Phillips, G. Porter Houston, R. H. Bland, E. A. Davis, Jos. P. Matthai, Baltimore.

Date of Incorporation.—Dec. 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$204,119
Total assets	747,652	Premiums—Total business (net)	389,537
Total liabilities	358,507	Claims—Ontario (net)	95,916
Surplus protection of policyholders	389,145	Claims—Total business (net)	205,085

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*See note on page 1

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$3,750,000	Premiums—Ontario (net).......	$142,980
Assets in Canada................	1,581,633	Premiums—Canada (net)........	597,895
Liabilities in Canada.............	384,695	Claims—Ontario (net)..........	59,394
		Claims—Canada (net)..........	336,790

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.
Date of Incorporation.—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net).......	$ 90,531
Assets in Canada................	811,756	Premiums—Canada (net)........	231,018
Liabilities in Canada.............	217,556	Claims—Ontario (net)..........	36,218
		Claims—Canada (net)..........	88,193

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, J. A. Blondeau, Montreal; Vice-President, Hon. Sen. Donat Raymond, Montreal; Secretary, J. E. Lussier.

Directors.—Hon. Sen. C. P. Beaubien, S. Godin, Jr., Hon. Alphonse Raymond, Hon. Sen. Donat Raymond, L. Leroux, J. A. Blondeau, Hon. Raoul O. Grothe, Jules R. Timmins, Montreal; H. H. Bradburn, Winnipeg.

Chief or General Agent in Ontario.—Grover D. Leyland, Concourse Bldg., Toronto.
Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$ 500,000	Premiums—Ontario (net).......	$145,617
Total assets....................	1,819,106	Premiums—Total business (net)..	350,351
Total liabilities.................	671,508	Claims—Ontario (net)..........	67,559
Surplus protection of policyholders.	1,147,598	Claims—Total business (net)....	155,305

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, Toronto.
Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.
Date of Incorporation.—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,084,829	Premiums—Ontario (net).......	$ 115,307
Assets in Canada................	1,196,386	Premiums—Canada (net).......	1,062,834
Liabilities in Canada.............	624,252	Claims—Ontario (net)..........	38,794
		Claims—Canada (net)..........	560,262

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—Dec. 3, 1855. *Date commenced business in Canada.*—April, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$9,397,690	Premiums—Ontario (net).......	$ 87,383
Assets in Canada................	518,696	Premiums—Canada (net).......	252,134
Liabilities in Canada.............	214,348	Claims—Ontario (net)..........	39,145
		Claims—Canada (net)..........	110,108

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*See note on page 1.

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 410 St. Nicholas St., Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 1, 1926

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 7,251
Assets in Canada	298,992	Premiums—Canada (net)	60,541
Liabilities in Canada	45,332	Claims—Ontario (net)	4,141
		Claims—Canada (net)	39,993

FONCIÈRE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.
Chief or General Agent in Ontario.—S. Saver, 11 Jordan St., Toronto.
Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.... Frcs.	15,000,000	Premiums—Ontario (net)	$ 3,708
Assets in Canada	$249,549	Premiums—Canada (net)	62,319
Liabilities in Canada	111,375	Claims—Ontario (net)	4,937
		Claims—Canada (net)	37,319

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1829. *Date commenced business in Canada.*—February 27, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	299,832	†Premiums—Canada (net)	Nil
Liabilities in Canada	120,794	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; General Manager, D. B. Hall, F.I.I.A., Toronto; Assistant General Manager, G. J. Malcolm, Toronto.

Directors.—S. Norrie-Miller, Sir Francis Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., J. A. Northway, Col. J. F. Michie, R. S. Waldie, Thos. H. Hall, Toronto; F. Richardson, London, Eng.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 135,000	Premiums—Ontario (net)	$ 971,986
Total assets	3,737,894	Premiums—Total business (net)	1,467,066
Total liabilities	1,726,006	Claims—Ontario (net)	338,247
Surplus protection of policyholders	2,011,888	Claims—Total business (net)	570,771

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—D. B. Hall, F.I.I.A., Toronto.
Chief or General Agent in Ontario.—D. B. Hall, F.I.I.A., 357 Bay St., Toronto.
Date of Incorporation.—Feb. 23, 1891. *Date commenced business in Canada.*—July 13, 1908

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,250,000	Premiums—Ontario (net)	$451,602
Assets in Canada	1,326,861	Premiums—Canada (net)	794,833
Liabilities in Canada	758,142	Claims—Ontario (net)	207,836
		Claims—Canada (net)	358,038

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*See note on page 1.
†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wesley Taylor, Toronto.

Chief or General Agent in Ontario.—Wesley Taylor, 68 Richmond St. E., Toronto.

Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$ 69,204
Assets in Canada	512,549	Premiums—Canada (net)	176,798
Liabilities in Canada	106,341	Claims—Ontario (net)	35,504
		Claims—Canada (net)	92,636

GENERAL SECURITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Anselme Samoisette, Montreal; Vice-Presidents, Hon. Elie Beauregard, Montreal, Gordon McMillan, K.C., Toronto.

Directors.—Hon. Elie Beauregard, Edouard Cholette, Marcel Pasquin, Hon. Armand Daigle, John B. Lynch, Anselme Samoisette, Montreal; F. Ronald Graham, Vancouver; Gordon McMillan, K.C., Toronto.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.

Date of Incorporation.—Dec. 28, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$422,500	Premiums—Ontario (net)	$ 74,263
Total assets	1,015,803	Premiums—Total business (net)	484,053
Total liabilities	437,055	Claims—Ontario (net)	29,033
Surplus protection of policyholders	578,748	Claims—Total business (net)	223,901

THE GIBRALTAR FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—April 24, 1929. *Date commenced business in Canada.*—Sept. 13, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	564,057	†Premiums—Canada (net)	Nil
Liabilities in Canada	254,682	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—1853. *Date commenced business in Canada.*—April 30, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 8,270
Assets in Canada	125,080	Premiums—Canada (net)	23,515
Liabilities in Canada	23,971	Claims—Ontario (net)	7,333
		Claims—Canada (net)	12,892

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.

Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.

Date of Organization.—1850. *Date commenced business in Canada.*—November 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$146,676
Assets in Canada	1,051,027	Premiums—Canada (net)	382,347
Liabilities in Canada	323,048	Claims—Ontario (net)	97,624
		Claims—Canada (net)	165,199

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—S. Saver, 19 Melinda St., Toronto.
Date of Incorporation.—1862. *Date commenced business in Canada.*—1939.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 23
Assets in Canada	150,775	Premiums—Canada (net)	230
Liabilities in Canada	28,436	Claims—Ontario (net)	11,090
		Claims—Canada (net)	68,525

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, James Matson, G. Blair Gordon, C. F. Sise, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. E., Toronto.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 200,000	Premiums—Ontario (net)	$275,787
Total assets	1,386,768	Premiums—Total business (net)	752,362
Total liabilities	761,411	Claims—Ontario (net)	83,493
Surplus protection of policyholders	625,357	Claims—Total business (net)	241,353

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. McG. Rait, Winnipeg; Vice-President, W. A. Murphy, Winnipeg; Manager, E. S. Craig, Winnipeg; Secretary, E. S. Craig, Winnipeg.

Directors.—C. C. H. Head, A. C. Reid, N. L. Leach, R. R. Emerson, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, J. B. Richardson, W. McG. Rait, V. W. Tryon, C. G. Murphy, R. W. Milner, H. C. MacGregor, all of Grain Exchange Bldg., Winnipeg.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 6, 1919. *Date commenced business in Canada.*—Aug. 13, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,104,160	Premiums—Ontario (net)	Nil
Assets in Canada	3,444,425	Premiums—Total business (net)	$536,147
Liabilities in Canada	557,842	Claims—Ontario (net)	Nil
Surplus protection of policyholders	2,886,583	Claims—Total business (net)	126,121

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, 276 St. James St. W., Montreal.
Chief or General Agent in Ontario.—A. M. Young, 80 Richmond St. W., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$13,484
Assets in Canada	144,924	Premiums—Canada (net)	81,936
Liabilities in Canada	84,364	Claims—Ontario (net)	4,769
		Claims—Canada (net)	45,126

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*See note on page 1.

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—Oct. 30, 1931.

Capital stock paid in cash	$2,000,000
Assets in Canada	596,711
Liabilities in Canada	140,447

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 36,868
Premiums—Canada (net)	161,920
Claims—Ontario (net)	*−3,144*
Claims—Canada (net)	67,722

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—Dec. 7, 1904.

Capital stock paid in cash	$8,150,000
Assets in Canada	1,794,998
Liabilities in Canada	895,191

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 307,722
Premiums—Canada (net)	1,225,436
Claims—Ontario (net)	96,887
Claims—Canada (net)	650,210

THE GREAT-WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. P. Riley, Winnipeg; Vice-President, H. E. Sellers, Winnipeg; Vice-President and Managing Director, H. W. Manning, Winnipeg; Secretary, D. E. Kilgour; Ass't General Managers, A. J. D. Morgan and H. A. H. Baker; General Manager and Actuary, F. D. MacCharles, M.A., F.A.S.,; Medical Referee, W. L. Mann, M.D.

Directors.—G. H. Aikins, K.C., W. A. Mather, Hon. T. A. Crerar, N. J. Breen, W. P. Riley, J. Harris, H. W. Manning, C. S. Riley, S. L. Cork, F. E. Halls, H. E. Sellers, G. McLean, all of Winnipeg.

Chief or General Agent in Ontario.—P. V. Bond, Canada Permanent Bldg., Toronto.
Date of Incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash	$ 1,000,000
Life:	
Total assets	222,259,928
Ontario business in force (gross)	173,628,235
Total business in force (gross)	754,729,135
Other than Life:	
Total assets	181,958
Total liabilities	129,818

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 4,994,627
Premiums—Total business (net)	23,122,133
Total disbursements to policyholders (net)—In Ontario	2,922,593
Total business	12,070,670

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	133,489
Premiums—Total business (net)	403,505
Claims—Ontario (net)	84,155
Claims—Total business (net)	245,945

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-Presidents, Frank Scott, H. Millar Rawlings, Montreal.

Directors.—Frank Scott, H. Millar Rawlings, Henry E. Rawlings, Aubrey H. Elder, K.C., G. Blair Gordon, C. F. Sise, Lt.-Col. William Leggatt, M.C., Montreal; George H. Reaney, New York; Lt.-Col. L. D. M. Baxter, O.B.E., Winnipeg.

Chief or General Agent in Ontario.—Medland & Son, Toronto.
Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash	$ 304,600
Total assets	4,961,344
Total liabilities	1,142,954
Surplus protection of policyholders	3,818,390

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 53,576
Premiums—Total business (net)	392,549
Claims—Ontario (net)	4,865
Claims—Total business (net)	64,183

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*See note on page 1.

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,024,578	Premiums—Ontario (net)	$190,456
Assets in Canada	$1,878,332	Premiums—Canada (net)	716,140
Liabilities in Canada	691,108	Claims—Ontario (net)	105,174
		Claims—Canada (net)	334,766

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lieut.-Col. W. H. Clark-Kennedy, D.S.O., Montreal; Vice-President Lionel O. P. Walsh, Montreal.

Directors.—Col. L. H. Hanbury, W. A. Osborne, London, Eng.; Lieut.-Col. W. H. Clarke-Kennedy, D.S.O., J. Blackwell, Lionel O. P. Walsh, J. V. Owen, Archie F. Baillie, R. W. Steele, V. M. Drury, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 375,000	Premiums—Ontario (net)	$ 285,812
Total assets	3,255,033	Premiums—Total business (net)	1,234,125
Total liabilities	2,265,976	Claims—Ontario (net)	131,511
Surplus protection of policyholders	989,057	Claims—Total business (net)	545,977

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—

Date of Organization.—January, 1920. *Date commenced business in Canada.*—Oct. 21, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$625,005	Premiums—Ontario (net)	$133,004
Total assets	644,582	Premiums—Canada (net)	373,670
Total liabilities	334,565	Claims—Ontario (net)	75,149
		Claims—Canada (net)	199,824

THE HALIFAX INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax; Vice-President, F. P. Bligh, K.C. Halifax; General Manager, F. E. Wrong, Toronto; Secretary-Treasurer, A. G. Cross, Halifax.

Directors.—Hon. F. B. McCurdy, P.C., F. P. Bligh, K.C., J. A. Walker, K.C., A. G. Cross, J. H. Winfield, H. R. Silver, L. A. Lovett, K.C., J. G. MacDougall, M.D., J. R. Macleod, Halifax.

Chief or General Agent in Ontario.—Frank E. Wrong, 8 King St. W., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$1,161,567
Total assets	7,475,150	Premiums—Total business (net)	3,047,450
Total liabilities	4,210,944	Claims—Ontario (net)	688,185
Surplus protection of policyholders	3,264,206	Claims—Total business (net)	1,781,309

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 19 Richmond St. West, Toronto, Ont.

Incorporated.—June 3, 1873. *Date commenced business.*—July 1, 1873.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. L. Waylett.

Directors (as at date of filing statement).—Charles M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—H. T. Jamieson & Company, C.A.

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*See note on page 1.

Statement for the Year Ended December 31, 1944

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $500,000.		
No. of shares, 5,000. Par value, $100.		
Capital stock at beginning and end of year	$100,000 00	$100,000 00

Balance Sheet—Assets

Book value of real estate held for sale		$ 7,615 00
Mortgage loans on real estate—first liens		3,000 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	$232,244 88	
In default (at market values)	2,243 56	
		234,488 44
Book value of stocks owned		568 90
Cash on hand and in banks		37,359 33
Interest accrued	$ 2,599 38	
Dividends due	10 00	
Rents due and accrued	112 50	
		2,721 88
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 5,589 60	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	5,354 69	
		10,944 29
Amount due from reinsurance on losses already paid		49 83
War transit insurance pool		242 24
TOTAL ADMITTED ASSETS		$296,989 91

Balance Sheet—Liabilities

	In Canada	Outside Canada	Total Liabilities
Total provision for unpaid claims	$ 2,490 34	$	$ 2,490 34
Adjustment expenses of said claims	84 00	....	84 00
Total net reserve, $51,244.64; carried out at 80% thereof	40,957 84	37 87	40,995 71
			40,995 71
Expenses due and accrued			250 00
Taxes due and accrued			18,552 99
Reinsurance premiums			707 66
Return premiums and balances due agents			1,989 36
Real estate taxes and expenses due and accrued			332 05
Total liabilities (excluding capital stock)			$ 65,402 11
Capital stock paid in cash		$100,000 00	
Surplus in Profit and Loss Account		131,587 80	
Excess of assets over liabilities (surplus for protection of policyholders)			231,587 80
TOTAL LIABILITIES			$296,989 91

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$ 53,999 21	$ *−87 57*	$ 53,911 64
Reserve of unearned premiums (80%):			
At beginning of year	$ 47,434 27	$ 61 39	$ 47,495 66
At end of year	40,957 84	37 87	40,995 71
Decrease	$ 6,476 43	$ 23 52	$ 6,499 95
Net premiums earned	$ 60,475 64	$ *−64 05*	$ 60,411 59
Net losses and claims incurred	$ 15,438 04	$	$ 15,438 04
Net adjustment expenses	477 97	....	477 97
Commissions	16,492 38	....	16,492 38
Taxes	1,431 64	....	1,431 64
Salaries, fees and travelling expenses	5,882 44	....	5,882 44
Management fee			111 07
All other expenses			3,185 68
Total claims and expenses			$ 43,019 22
Underwriting profit			$ 17,392 37

Other revenue:			
Interest earned—			
Cash and accruals	$ 11,045 76		
Adjustment by amortization	*−251 35*		
		$ 10,794 41	
Dividends earned		40 00	
Rents earned		43 38	
Profit on sale of securities and real estate		1,985 81	
Decrease in deficiency of market under book value of securities		217 51	
			13,081 11
			$ 30,473 48

Other expenditure:		
Income and excess profits taxes	$ 22,722 03	
Investment expenses	33 27	
War transit insurance pool expenses	63 12	
		22,818 42
NET PROFIT FOR THE YEAR		$ 7,655 06

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$228,771 03
Net profit for the year brought down	7,655 06
	$236,426 09
Dividends declared to shareholders	5,000 00
	$231,426 09
Add decrease in unadmitted ledger assets	,161 71
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$231,587 80

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943	$11,515,179	$ 5,717,557	$17,232,736
Taken in 1944, new and renewed	10,826,939	1,893,916	12,720,855
Totals	$22,342,118	$ 7,611,473	$29,953,591
Ceased in 1944, including renewed	10,548,637	3,526,946	14,075,583
Gross in force, December 31, 1944	$11,793,481	$ 4,084,527	$15,878,008
Reinsurance in force, December 31, 1944	2,421,475	1,086,128	3,507,603
NET IN FORCE, DECEMBER 31, 1944	$ 9,372,006	$ 2,998,399	$12,370,405

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	118,751 61	84,219 65	93,286 35	109,684 91	15,427 62	94,257 29
Automobile	5,632 08	6,736 12	7,071 95	5,296 25	....	5,296 25
Explosion	2,039 26	352 71	961 87	1,430 10	84 56	1,345 54
Plate Glass	3,821 16	....	1,697 39	2,123 77	1,552 83	570 94
Sprinkler Leakage	3 90	3 90	3 90	3 90	....	3 90
TOTALS	130,248 01	91,312 38	103,021 46	118,538 93	17,065 01	101,473 92

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.
Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of Incorporation.—1852. *Date commenced business in Canada.*—1929.

Capital stock paid in cash	$4,000,000
Assets in Canada	260,394
Liabilities in Canada	153,896

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 56,654
Premiums—Canada (net)	216,294
Claims—Ontario (net)	21,230
Claims—Canada (net)	116,219

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—1913. *Date commenced business in Canada.*—August 10, 1920.

Capital stock paid in cash	$5,000,000
Assets in Canada	699,560
Liabilities in Canada	338,956

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$153,798
Premiums—Canada (net)	342,331
Claims—Ontario (net)	144,665
Claims—Canada (net)	223,263

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*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash	$12,000,000
Assets in Canada	2,609,739
Liabilities in Canada	937,934

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 487,865
Premiums—Canada (net)	1,553,655
Claims—Ontario (net)	261,669
Claims—Canada (net)	772,399

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.
Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.
Date of Incorporation.—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash	$500,000
Assets in Canada	111,891
Liabilities in Canada	16,403

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$18,199
Premiums—Canada (net)	31,441
Claims—Ontario (net)	6,530
Claims—Canada (net)	9,247

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 901 Atlas Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. P. Byrne, Toronto.
Chief or General Agent in Ontario.—J. P. Byrne, 901 Atlas Bldg., Toronto.
Date of Incorporation.—June, 1866. *Date commenced business in Canada.*—July 13, 1907.

Capital stock paid in cash	$3,000,000
Assets in Canada	197,057
Liabilities in Canada	124,769

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$13,226
Premiums—Canada (net)	53,888
Claims—Ontario (net)	Nil
Claims—Canada (net)	3,112

HELVETIA SWISS FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ST. GALL, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major, Ltd., Montreal.
Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.
Date of Organization.—1861. *Date commenced business in Canada.*—1937.

	Swiss
Capital stock paid in cash.... Frcs.	4,000,000
Total assets	$253,247
Total liabilities	144,176

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 23,038
Premiums—Canada (net)	164,168
Claims—Ontario (net)	25,888
Claims—Canada (net)	97,988

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE, 400 LANCASTER BLDG., Calgary, Alta.

Incorporated.—April 13, 1918. *Date commenced business*—July 1, 1923.

Officers.—President, H. E. Wingfield; Vice-President, G. A. Wilson; Secretary-Treasurer, A. E. Bishop; Managing Director, G. A. Wilson.

Directors (as at date of filing statement).—H. E. Wingfield, A. Corrie, G. Fisher, E. Murray, A. E. Bishop, G. A. Wilson, E. Roberts, J. Harries, C. W. Tysoe.

Auditors.—McCannel Bros., Chartered Accountants.

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*See note on page 1.

Statement for the Year Ended December 31, 1944

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, $500,000.		
No. of shares, 5,000. Par value, $100.		
Capital stock at beginning and end of year.	$500,000 00	$ 62,500 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning and end of year.	$ 38,866 60

Balance Sheet—Assets

Mortgage loans on real estate—first liens		$ 1,679 69
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$223,961 25	
In default (at market values)	41,590 00	
		265,551 25
Cash on hand and in banks		54,810 56
Interest accrued		1,782 63
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944		45,459 61
Electric light deposit		3 00
TOTAL ADMITTED ASSETS		$369,286 74

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims	$ 26,477 50	$ 26,477 50
Total net reserve, $146,553.02; carried out at 80% thereof	117,242 42	117,242 42
Reserve and unpaid losses under unlicensed reinsurance unsecured		45,766 47
Cash dividends to shareholders—due and unpaid		1,818 00
declared, but not yet due		5,000 00
Taxes due and accrued		8,047 80
Reinsurance premiums		2,855 76
Return premiums and balances due agents		2,195 69
Contingency reserves		107 00
Special reserve—accident and sickness policies		12,500 00
Reinsurance balances		27,068 30
Total liabilities (excluding capital stock)		$249,078 94
Capital stock paid in cash	$ 62,500 00	
Surplus in Profit and Loss Account	57,707 80	
Excess of assets over liabilities (surplus for protection of policyholders)		120,207 80
TOTAL LIABILITIES		$369,286 74

Profit and Loss Account

		In Canada and All Business
Net premiums written		$350,052 53
Reserve of unearned premiums		
At beginning of year	$ 95,773 50	
At end of year	117,242 42	
Increase		21,468 92
Net premiums earned		$328,583 61
Net claims incurred	$140,540 24	
Net adjustment expenses incurred	13,487 52	
Commissions	117,071 89	
Taxes	9,442 84	
Salaries, fees and travelling expenses	23,829 60	
All other expenses	28,751 15	
Total claims and expenses		333,123 24
Underwriting loss		$ 4,539 63
Other revenue:		
Interest earned—cash and accruals	$ 8,516 43	
Profit on sale of securities and real estate	9,961 02	
Decrease in deficiency of market under book value of securities	6,320 00	
Miscellaneous	1 50	
		24,798 95
		$ 20,259 32
Other expenditure—income and excess profits taxes		4,133 46
NET PROFIT		$ 16,125 86

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$124,528 46
Net profit for the year brought down	16,125 86
	$140,654 32
Dividends declared to shareholders	5,000 00
	$135,654 32
Add decrease in unadmitted ledger assets	1,678 00
	$137,332 32
Deduct increase in unlicensed reinsurance unsecured	17,124 52
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$120,207 80

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943	$ 1,215,461	$10,680,194	$11,895,655
Taken in 1944, new and renewed	2,521,149	8,219,705	10,740,854
Totals	$ 3,736,610	$18,899,899	$22,636,509
Ceased in 1944, including renewed	767,311	4,970,361	5,737,672
Gross in force, December 31, 1944	$ 2,969,299	$13,929,538	$16,898,837
Reinsurance in force, December 31, 1944	2,379,209	10,792,032	13,171,241
Net in force, December 31, 1944	$ 590,090	$ 3,137,506	$ 3,727,596

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	112,959 51	114,539 82	64,328 84	163,170 49	126,978 80	36,191 69
Automobile	136,444 94	169,110 86	140,952 07	164,603 73	....	164,603 73
Accident and Sickness	61,605 94	152,839 45	137,412 52	77,032 87	....	77,032 87
Personal Prop. Floater	2,550 01	6,014 28	63 44	8,500 85	....	8,500 85
Plate Glass	1,676 34	971 99	1,363 10	1,285 23	....	1,285 23
TOTALS	315,236 74	443,476 40	344,119 97	414,593 17	126,978 80	287,614 37

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto.
Chief or General Agent in Ontario.—W. R. Blight, Toronto.
Date of Incorporation.—Sept. 9, 1864. *Date commenced business in Canada.*—Dec. 27, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$45,939
Assets in Canada	298,570	Premiums—Canada (net)	93,214
Liabilities in Canada	70,089	Claims—Ontario (net)	14,596
		Claims—Canada (net)	21,763

THE HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1853. *Date commenced business in Canada.*—January 1, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$1,352,948
Assets in Canada	4,515,157	Premiums—Canada (net)	4,299,369
Liabilities in Canada	2,671,736	Claims—Ontario (net)	1,083,678
		Claims—Canada (net)	3,131,579

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*See note on page 1.

THE HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—June 9, 1922. *Date commenced business in Canada.*—April 16, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	238,078	†Premiums—Canada (net)	Nil
Liabilities in Canada	49,995	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, P. M. May, Montreal.

Directors.—P. R. Gault, Percy M. May, A. Hudon, J. D. Hudson, James Matson, R. O. Johnson, Montreal; P. J. Quinn, Toronto; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—December 6, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$229,150	Premiums—Ontario (net)	$ 48,026
Total assets	770,116	Premiums—Total business (net)	144,936
Total liabilities	162,523	Claims—Ontario (net)	24,475
Surplus protection of policyholders	607,593	Claims—Total business (net)	66,467

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—1899. *Date commenced business in Canada.*—December 21, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 35,377
Assets in Canada	292,190	Premiums—Canada (net)	126,038
Liabilities in Canada	138,804	Claims—Ontario (net)	14,347
		Claims—Canada (net)	68,621

THE IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, K. Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—Wilfrid M. Cox, K.C., H. C. Cox, Geo. A. Morrow, Graham Morrow, W. J. Hastie, E. Willans, E. A. Brownell, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 22 Wellington St. E., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 30, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 100,000	Premiums—Ontario (net)	$276,877
Total assets	1,115,234	Premiums—Total business (net)	540,366
Total liabilities	566,351	Claims—Ontario (net)	136,214
Surplus protection of policyholders	548,883	Claims—Total business (net)	284,527

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.

Directors.—Frank W. Gamble, H. W. Muskett, H. H. Heakes, R. L. Stailing, Toronto; Wm. W. Otter-Barry, D. M. Dewar, V. E. Chute, J. A. Miller, Harold W. Stokes.

Date of Incorporation.—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$ 81,681
Total assets	919,923	Premiums—Total business (net)	207,214
Total liabilities	230,191	Claims—Ontario (net)	48,242
Surplus protection of policyholders	689,732	Claims—Total business (net)	126,440

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. F. Weston, Toronto; Vice-Presidents, S. J. Moore, F. P. Wood, Toronto; Managing Director, J. G. Parker, F.I.A., F.A.S., F.A.I.A.; Actuary, G. T. Prentice, F.A.S., F.A.I.A., Toronto; Secretary, J. M. Pauline, Toronto; Chairman of Executive Committee, G. A. Morrow; Treasurer, H. T. Roesler.

Directors.—J. F. Weston, S. J. Moore, Graham Morrow, Mark H. Irish, H. H. Williams, G. A. Morrow, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., S. H. Logan, J. G. Parker, G. Harrison Smith, Toronto; Hon. Donat Raymond, John S. Norris, Montreal.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

Capital stock paid in cash	$ 1,000,000
Total assets	119,643,577
Ontario business in force (gross)	128,702,842
Total business in force (gross)	338,692,375

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 3,946,135
Premiums—Total business (net)	11,515,802
Total disbursements to policyholders (net)—In Ontario	2,438,660
Total business	6,704,294

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

Capital stock paid in cash	$2,500,000
Assets in Canada	656,693
Liabilities in Canada	393,233

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$213,358
Premiums—Canada (net)	380,534
Claims—Ontario (net)	40,013
Claims—Canada (net)	106,174

INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.
Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. E., Toronto.
Date of Incorporation.—1887. *Date commenced business in Canada.*—August 1, 1933.

Capital stock paid in cash	£1,005,000
Assets in Canada	$322,892
Liabilities in Canada	176,187

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 78,634
Premiums—Canada (net)	162,165
Claims—Ontario (net)	44,174
Claims—Canada (net)	86,035

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

Capital stock paid in cash	$12,000,000
Assets in Canada	2,725,102
Liabilities in Canada	1,396,246

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 879,907
Premiums—Canada (net)	2,600,830
Claims—Ontario (net)	499,555
Claims—Canada (net)	1,174,968

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.
Chief or General Agent in Ontario.—J. G. Smith, 34 King St. E., Toronto.
Date of Incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash	$300,000
Assets in Canada	11,312
Liabilities in Canada	2,590

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,012
Premiums—Canada (net)	2,402
Claims—Ontario (net)	1
Claims—Canada (net)	4

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*See note on page 1.

JERSEY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1918. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	$1,000,000
Assets in Canada	162,462
Liabilities in Canada	46,639

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$32,797
Premiums—Canada (net)	80,847
Claims—Ontario (net)	9,757
Claims—Canada (net)	26,654

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.
Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto.
Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash	£165,000
Assets in Canada	$1,026,876
Liabilities in Canada	306,621

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 99,069
Premiums—Canada (net)	302,905
Claims—Ontario (net)	37,513
Claims—Canada (net)	128,636

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—P. J. Ryan, 36 Toronto St., Toronto.
Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

Capital stock paid in cash	£250,000
Assets in Canada	$645,656
Liabilities in Canada	360,690

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 83,379
Premiums—Canada (net)	360,320
Claims—Ontario (net)	68,028
Claims—Canada (net)	223,057

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.
Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash	£1,062,100
Life:	
Assets in Canada (included in Other than Life).	
Ontario business in force (gross)	$ 43,642
Canadian business in force (gross)	166,241
Other than Life:	
Assets in Canada	†2,139,133
Liabilities in Canada	1,205,366

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 974
Premiums—Canada (net)	3,568
Total disbursements to policyholders (net)—In Ontario	Nil
In Canada	7,759

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	471,179
Premiums—Canada (net)	1,342,118
Claims—Ontario (net)	199,234
Claims—Canada (net)	568,425

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*See note on page 1.
†Respecting "Life" and "Other than Life" business.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

Head Office, Montreal, Que.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, G. Blair Gordon, James Matson, C. F. Sise, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

Capital stock paid in cash	$ 175,000
Total assets	1,282,822
Total liabilities	212,097
Surplus protection of policyholders	1,070,725

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 72,287
Premiums—Total business (net)	209,670
Claims—Ontario (net)	34,728
Claims—Total business (net)	91,383

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

Head Office, London, Eng.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash	£15,610
Assets in Canada	$107,347
Liabilities in Canada	14,134

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	Nil
Premiums—Canada (net)	Nil
Claims—Ontario (net)	Nil
Claims—Canada (net)	Nil

THE LONDON ASSURANCE*

Head Office, London, Eng.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$8,311,687
Assets in Canada	986,740
Liabilities in Canada	560,499

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$239,530
Premiums—Canada (net)	728,163
Claims—Ontario (net)	101,965
Claims—Canada (net)	326,043

LONDON-CANADA INSURANCE COMPANY*

Head Office, Toronto, Ont.

Officers.—President and Manager, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Geo. N. Molesworth, A. R. Martin, W. A. Clarke, J. R. Cartwright, K.C., Harold Fry, Dr. V. F. Stock, Geo. E. Watson, Toronto; J. G. Moore, St. Catharines.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash	$ 200,000
Total assets	1,329,830
Total liabilities	161,893
Surplus protection of policyholders	1,167,937

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 90,022
Premiums—Total business (net)	165,706
Claims—Ontario (net)	53,499
Claims—Total business (net)	92,705

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

Head Office, London, Eng.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, Toronto.

Chief or General Agent in Ontario.—Robert L. Stailing, 15 Wellington St. E., Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

Capital stock paid in cash	$102,186
Assets in Canada	224,370
Liabilities in Canada	115,115

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 17,400
Premiums—Canada (net)	119,342
Claims—Ontario (net)	12,042
Claims—Canada (net)	58,674

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*See note on page 1.

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald Taylor, Toronto.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Organization.—1867. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$395,650
Assets in Canada	$1,492,533	Premiums—Canada (net)	1,023,508
Liabilities in Canada	1,104,022	Claims—Ontario (net)	242,956
		Claims—Canada (net)	507,903

THE LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, W. L. White, Toronto.

Directors.—W. L. White, J. Walmsley, W. R. Houghton, C. M. Horswell, P. L. Waylett, Toronto; A. S. Rogers, London, Eng.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 425,000	Premiums—Ontario (net)	$ 93,807
Total assets	1,071,420	Premiums—Total business (net)	477,277
Total liabilities	385,605	Claims—Ontario (net)	35,368
Surplus protection of policyholders	685,815	Claims—Total business (net)	179,037

THE LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.

Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£2,183,586	Premiums—Ontario (net)	$ 650,652
Assets in Canada	$2,559,505	Premiums—Canada (net)	1,249,442
Liabilities in Canada	1,267,583	Claims—Ontario (net)	235,711
		Claims—Canada (net)	589,646

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffery, K.C., London; Vice-President, A. McPherson, London; Managing Director, R. H. Reid, London; Ass't General Manager and Chief Actuary, J. D. Buchanan, B.A., F.A.S.; Ass't General Manager and Director of Agencies, J. G. Stephenson, C.L.U.; Ass't General Manager and Secretary, O. D. Newton, A.C.I.S.

Directors.—J. E. Smallman, Joseph Jeffery, J. Edgar Jeffery, Arch. McPherson, C. L. Jeffery, Robt. H. Reid, L. H. Jones, Chas. H. Ivey, London; Thos. W. Baker, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 500,000		
Life:		*Life:*	
Total assets	204,282,730	Premiums—Ontario (net)	$16,658,309
Ontario business in force (gross)	668,539,214	Premiums—Total business (net)	26,014,280
Total business in force (gross)	1,052,958,751	Total disbursements to policyholders (net)—In Ontario	7,992,569
		Total business	12,342,762

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Total assets	919,873	Premiums—Ontario (net)	859,353
Total liabilities	687,141	Premiums—Total business (net)	1,311,807
		Claims—Ontario (net)	617,598
		Claims—Total business (net)	943,640

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*See note on page 1.

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.
Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.
Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£300,000	Premiums—Ontario (net)	$ 34,341
Assets in Canada	$327,877	Premiums—Canada (net)	104,794
Liabilities in Canada	123,347	Claims—Ontario (net)	14,427
		Claims—Canada (net)	42,679

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, London and Scottish Bldg., St. John St., Montreal.
Chief or General Agent in Ontario.—Walter W. Cooper, Metropolitan Bldg., Toronto.
Date of Organization.—1862. *Date commenced business in Canada.*—January 20, 1925.

Capital stock paid in cash	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Assets in Canada	$280,856	Premiums—Ontario (net)	$ 23,595
Liabilities in Canada	80,324	Premiums—Canada (net)	109,178
		Claims—Ontario (net)	5,329
		Claims—Canada (net)	80,839

LOYAL PROTECTIVE LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Toronto.
Chief or General Agent in Ontario.—E. M. Watt, 372 Bay St., Toronto.
Date of Incorporation.—June 30, 1937. *Date commenced business in Canada.*—June 30, 1937.

Capital stock paid in cash	$600,000	PREMIUMS AND DISBURSEMENTS	
Life:		*Life:*	
Assets in Canada	156,058	Premiums—Ontario (net)	$ 11,393
Ontario business in force (gross)	317,247	Premiums—Canada (net)	12,925
Canadian business in force (gross)	366,047	Total disbursements to policyholders (net)—In Ontario	607
		In Canada	695
		PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		*Other than Life:*	
Assets in Canada	351,098	Premiums—Ontario (net)	216,445
Liabilities in Canada	194,920	Premiums—Canada (net)	278,296
		Claims—Ontario (net)	60,581
		Claims—Canada (net)	85,858

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.
Date of Incorporation.—June 11, 1873. *Date commenced business in Canada.*—Nov. 9, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 51,724
Assets in Canada	239,327	Premiums—Canada (net)	133,141
Liabilities in Canada	105,140	Claims—Ontario (net)	32,502
		Claims—Canada (net)	51,485

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*See note on page 1.

THE MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, Leigh M. McCarthy, Toronto; Vice-President and General Manager, J. H. Lithgow, A.I.A., F.A.S., Toronto; Secretary, R. E. Dowsett, A.I.A., F.A.S.; Treasurer, S. M. Thompson, F.A.S.; Actuary, G. L. Holmes, A.I.A., F.A.S.

Directors.—E. W. Bickle, R. R. Corson, M. R. Gooderham, K.C., W. J. Grant, Col. A. L. Bishop, R. A. Daly, J. H. Lithgow, Chas. S. Band, Leigh M. McCarthy, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 1,500,000	Premiums—Ontario (net)	$ 4,710,704
Total assets	264,909,572	Premiums—Total business (net)	30,052,315
Ontario business in force (gross)	150,998,270	Total disbursements to policyholders (net)—In Ontario	2,628,246
Total business in force (gross)	751,016,126	Total business	14,700,824

THE MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Organization.—January, 1881. *Date commenced business in Canada.*—Dec. 14, 1896.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£600,000	Premiums—Ontario (net)	$ 11,185
Assets in Canada	$367,876	Premiums—Canada (net)	232,657
Liabilities in Canada	70,080	Claims—Ontario (net)	6,496
		Claims—Canada (net)	52,858

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. Hampson, Montreal.

Chief or General Agent in Ontario.—J. W. Smith, 54 Adelaide St. E., Toronto.

Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,974,273	Premiums—Ontario (net)	$ 71,698
Assets in Canada	793,045	Premiums—Canada (net)	396,046
Liabilities in Canada	383,120	Claims—Ontario (net)	31,103
		Claims—Canada (net)	151,216

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—Willis Faber & Co. of Ontario, Ltd., 36 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—September 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 6,046
Assets in Canada	236,892	Premiums—Canada (net)	103,573
Liabilities in Canada	67,195	Claims—Ontario (net)	2,177
		Claims—Canada (net)	35,628

MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, W. R. Houghton, W. L. White, Joseph Walmsley, P. L. Waylett, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$ 54,943
Total assets	679,655	Premiums—Total business (net)	114,811
Total liabilities	129,028	Claims—Ontario (net)	18,098
Surplus protection of policyholders	550,627	Claims—Total business (net)	40,996

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*See note on page 1.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

Capital stock paid in cash	$2,500,000
Assets in Canada	203,157
Liabilities in Canada	127,594

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 63,526
Premiums—Canada (net)	136,443
Claims—Ontario (net)	24,580
Claims—Canada (net)	60,702

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Date commenced business.*—January 31, 1898.

Officers.—President, W. R. Houghton; Secretary, W. R. Miller; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—Rutherford Williamson, F.C.A., Harold A. Shiach, F.C.A.

Statement for the Year Ended December 31, 1944

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $500,000.		
No. of shares, 10,000. Par value, $50.		
Capital stock at beginning and end of year	$300,000 00	$150,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$150,000 00
Total amount paid to December 31, 1944	$150,000 00

Balance Sheet—Assets

Book value of real estate—office premises		$100,000 00
Mortgage loans on real estate—first liens		8,200 00
Amortized book value of bonds, debentures and debenture stocks—not in default		513,755 02
Cash on hand and in banks		75,206 04
Interest accrued		6,345 17
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 9,883 95	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	1,620 51	
		11,504 46
Amount due from reinsurance on losses already paid		800 53
Wartime transit insurance pool		242 24
TOTAL ADMITTED ASSETS		$716,053 46

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 10,090 34	$ 10,090 34
Adjustment expenses of said claims	371 00	371 00
Total net reserve, $143,397.63; carried out at 80% thereof	114,718 10	114,718 10
Expenses due and accrued		960 95
Taxes due and accrued		8,066 93
Reinsurance premiums		676 02
Return premiums and balances due agents		368 54
Reserve for depreciation of head office building		30,000 00
Agents' bicycle deposit premiums		236 00
Total liabilities (excluding capital stock)		$165,487 88
Capital stock paid in cash	$150,000 00	
Surplus in Profit and Loss Account	400,565 58	
Excess of assets over liabilities (surplus for protection of policyholders)		550,565 58
TOTAL LIABILITIES		$716,053 46

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*See note on page 1.

Profit and Loss Account

			In Canada and All Business
Net premiums written			$144,050 87
Reserve of unearned premiums (80%):			
At beginning of year		$108,405 63	
At end of year		114,718 10	
Increase			6,312 47
Net premiums earned			$137,738 40
Net claims incurred		$ 59,027 79	
Net adjustment expenses incurred		2,591 36	
Commissions		36,811 56	
Taxes		4,411 45	
Salaries, fees and travelling expenses		25,645 41	
All other expenses		13,928 84	
Total claims and expenses			142,416 41
Underwriting loss			$ 4,678 01
Other revenue:			
Interest earned—cash and accruals	$ 23,773 64		
Adjustment by amortization	1,219 43		
		$ 24,993 07	
Net rents earned		2,208 60	
Profit on sale of securities and real estate		10,843 26	
Automobile financial responsibility fees		18 00	
			38,062 93
			$ 33,384 92
Other expenditure:			
Income and excess profits taxes		$ 6,659 42	
Depreciation of head office building		3,000 00	
			9,659 42
NET PROFIT FOR THE YEAR			$ 23,725 50

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$549,258 26
Net profit for the year brought down	23,725 50
	$572,983 76
Dividends declared to shareholders	22,500 00
	$550,483 76
Add decrease in unadmitted ledger assets	81 82
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$550,565 58

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1943	$48,572,481	$ 1,090,507	$49,662,988
Taken in 1944, new and renewed	34,885,631	1,084,839	35,970,470
Totals	$83,458,112	$ 2,175,346	$85,633,458
Ceased in 1944, including renewed	34,151,800	1,178,244	35,330,044
Gross in force, December 31, 1944	$49,306,312	$ 997,102	$50,303,414
Reinsurance in force, December 31, 1944	8,214,574	789,338	9,003,912
NET IN FORCE, DECEMBER 31, 1944	$41,091,738	$ 207,764	$41,299,502

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1943	Taken in 1944, New and Renewed	Ceased in 1944, Including Renewed	Gross in Force at End of 1944	Reinsurance	Net in Force at End of 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	264,218 94	154,564 19	150,717 71	268,065 42	20,575 35	247,490 07
Explosion	1,290 02	1,595 63	913 58	1,972 07	651 53	1,320 54
Personal Property	13 50	....	....	13 50	....	13 50
Sprinkler Leakage	17 20	3 20	17 20	3 20	....	3 20
Earthquake	....	15 00	....	15 00	....	15 00
Automobile	30,596 49	28,504 85	33,915 44	25,185 90	48 15	25,137 75
TOTALS	296,136 15	184,682 87	185,563 93	295,255 09	21,275 03	273,980 06

MERCHANTS AND MANUFACTURERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$ 51,867
Assets in Canada................	299,325	Premiums—Canada (net).......	230,522
Liabilities in Canada............	205,334	Claims—Ontario (net)..........	38,949
		Claims—Canada (net)..........	159,457

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Curtis, Insurance Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—Stanley G. Reid, Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£237,500	Premiums—Ontario (net).......	$ 51,945
Assets in Canada................	$284,793	Premiums—Canada (net).......	208,852
Liabilities in Canada............	182,070	Claims—Ontario (net)..........	24,029
		Claims—Canada (net)..........	81,513

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net).......	$ 28,632
Assets in Canada................	250,736	Premiums—Canada (net).......	129,789
Liabilities in Canada............	110,362	Claims—Ontario (net)..........	8,514
		Claims—Canada (net)..........	66,627

THE METROPOLITAN CASUALTY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,500,000	Premiums—Ontario (net).......	$350,853
Assets in Canada................	699,064	Premiums—Canada (net).......	456,230
Liabilities in Canada............	358,506	Claims—Ontario (net)..........	128,133
		Claims—Canada (net)..........	165,938

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$ 17,888
Assets in Canada................	$389,315	Premiums—Canada (net).......	106,309
Liabilities in Canada............	95,330	Claims—Ontario (net)..........	9,340
		Claims—Canada (net)..........	64,316

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*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, K.C., LL.D., Winnipeg; Vice-President, J. E. Woods Winnipeg; General Manager, G. C. Cumming, Winnipeg; Ass't General Manager, W. Bartholomew, Winnipeg; Secretary, G. J. Telfer, Winnipeg; Actuary, D. Laird, F.A.S., Winnipeg.

Directors.—W. L. Parrish, Peter Lowe, E. J. Tarr, K.C., LL.D., R. J. Gourley, Geo. H. Stewart, J. A. Flanders, C. G. Smith, D. H. Hudson, J. E. Woods, Winnipeg.

Chief or General Agent in Ontario.—W. S. Harvey, 80 King St. W., Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

Capital stock paid in cash	$ 183,810
Total assets	21,066,952
Ontario business in force (gross)	23,367,009
Total business in force (gross)	82,309,247

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 618,593
Premiums—Total business (net)	2,178,015
Total disbursements to policyholders (net)—In Ontario	252,818
Total business	1,045,471

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, J. V. Desaulniers, Montreal; Secretary, W. L. Nicholls, F.I.A.; Treasurer, J. A. Toller; Actuary, W. L. Nicholls, F.I.A.

Directors.—C. G. Greenshields, K.C., F. W. Fairman, Hon. R. O. Grothe, J. V. Desaulniers, Arthur P. Earle, C. E. Sanders, W. L. Bayer, A. L. Mailman, A. H. Paradis, J. Rolland Geo. Hogg, Montreal; Wm. S. Walton, Toronto; William Penman, C. H. Falloon, London, Eng

Chief or General Agent in Ontario.—W. S. Walton, Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910

Capital stock paid in cash	$ 250,000
Total assets	12,628,629
Ontario business in force (gross)	16,105,676
Total business in force (gross)	69,689,338

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 160,719
Premiums—Total business (net)	1,929,606
Total disbursements to policyholders (net)—In Ontario	155,298
Total business	750,440

†MONUMENT INSURANCE COMPANY LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—January 29, 1940.

Capital stock paid in cash	£40,636
Assets in Canada	$201,054
Liabilities in Canada	53,961

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$17,514
Premiums—Canada (net)	69,265
Claims—Ontario (net)	7,687
Claims—Canada (net)	28,844

MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

Capital stock paid in cash	£374,543
Assets in Canada	$329,407
Liabilities in Canada	211,354

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 73,998
Premiums—Canada (net)	270,599
Claims—Ontario (net)	42,712
Claims—Canada (net)	146,785

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash	$1,000,000
Assets in Canada	514,820
Liabilities in Canada	359,793

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$237,478
Premiums—Canada (net)	388,678
Claims—Ontario (net)	114,755
Claims—Canada (net)	214,075

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*See note on page 1.

†Formerly The Drapers' and General Insurance Company, Limited.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.
Chief or General Agent in Ontario.—Chas. C. Hall, 65 Adelaide St. E., Toronto.
Date of Incorporation.—May, 1869. *Date commenced business in Canada.*—August 3, 1908

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net)........	$ 74,026
Assets in Canada................	696,939	Premiums—Canada (net)........	313,067
Liabilities in Canada.............	281,714	Claims—Ontario (net)..........	23,933
		Claims—Canada (net)..........	165,754

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—February, 1859. *Date commenced business in Canada.*—August, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$4,000,000	†Premiums—Ontario (net).......	Nil
Assets in Canada................	610,421	†Premiums—Canada (net).......	Nil
Liabilities in Canada.............	80,614	†Claims—Ontario (net)..........	Nil
		†Claims—Canada (net)..........	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. R. Bain, Toronto; Vice-President, Robt. Fennell, K.C., Toronto; General Manager, G. Fay Davies; Ass't General Manager, M. W. McCutcheon, A.A.S.; Actuary, G. D. McKinney, F.A.S., F.A.I.A., Toronto.

Directors.—H. R. Bain, Fraser D. Reid, Robt. Fennell, K.C., Alfred Rogers, Jr., F. S. Vanstone, D. H. Porter, D. H. Gibson, A. H. Beaton, K.C., Toronto; Lieut.-Col. Sidney C. Oland, V.D., A.D.C., Halifax.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash........	$ 250,000	Premiums—Ontario (net).......	$ 566,338
Total assets....................	16,835,385	Premiums—Total business (net)..	1,873,349
Ontario business in force (gross)...	23,688,465	Total disbursements to policy-holders (net)—In Ontario.....	361,219
Total business in force (gross).....	79,035,357	Total business..	1,035,178

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, J. T. LeClerc, Montreal; Secretary, P. M. May, Montreal.

Directors.—F. J. Williams, J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, J. D. Johnson, G. Blair Gordon, James Matson, C. F. Sise, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.
Date of Incorporation.—1929. *Date commenced business in Ontario.*—January 1, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$200,000	Premiums—Ontario (net).......	$30,705
Assets in Canada................	497,933	Premiums—Total business (net)..	92,664
Liabilities in Canada............	100,017	Claims—Ontario (net)..........	15,647
Surplus protection of policyholders.	397,916	Claims—Total business (net)....	42,495

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.
Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£20,525	Premiums—Ontario (net).......	$22,315
Assets in Canada................	$210,091	Premiums—Canada (net).......	80,131
Liabilities in Canada..............	90,694	Claims—Ontario (net)..........	9,299
		Claims—Canada (net)..........	38,650

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*See note on page 1.
†Included in Home Insurance Company figures.

NATIONAL SECURITY INSURANCE COMPANY*

Head Office, Philadelphia, Pa.

Principal Office in Canada, 80 Richmond St. W., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—Sept. 12, 1914. *Date commenced business in Canada.*—June 10, 1936.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$ 41,408
Assets in Canada................	187,304	Premiums—Canada (net).......	160,875
Liabilities in Canada............	100,798	Claims—Ontario (net)..........	5,848
		Claims—Canada (net)..........	75,961

NATIONAL SURETY CORPORATION*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. H. Belair, Montreal.
Date of Incorporation.—1933. *Date commenced business in Canada.*—May, 1933.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$2,500,000	Premiums—Ontario (net).......	$ 135
Assets in Canada................	131,804	Premiums—Canada (net).......	111
Liabilities in Canada............	10,055	Claims—Ontario (net)..........	*−457*
		Claims—Canada (net)..........	*−3,962*

NATIONAL UNION FIRE INSURANCE COMPANY*

Head Office, Pittsburgh, Pa.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.
Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of Incorporation.—Feb. 14, 1901. *Date commenced business in Canada.*—April 17, 1910

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$127,890
Assets in Canada................	441,823	Premiums—Canada (net).......	208,026
Liabilities in Canada............	149,998	Claims—Ontario (net)..........	58,832
		Claims—Canada (net)..........	106,765

THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

Head Office, Paris, France

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.
Chief or General Agent in Ontario.—Grover D. Leyland, Concourse Bldg., Toronto.
Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

		Premiums Written—Claims Incurred	
Capital stock paid in cash....Frcs.	12,500,000	Premiums—Ontario (net).......	$ 39,351
Assets in Canada................	$842,737	Premiums—Canada (net).......	197,385
Liabilities in Canada............	207,291	Claims—Ontario (net)..........	19,661
		Claims—Canada (net)..........	100,132

THE NEWARK FIRE INSURANCE COMPANY*

Head Office, Newark, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.
Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash........	$2,000,000	Premiums—Ontario (net).......	$ 43,371
Assets in Canada................	216,860	Premiums—Canada (net).......	124,597
Liabilities in Canada............	111,634	Claims—Ontario (net)..........	19,808
		Claims—Canada (net)..........	52,310

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*See note on page 1.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 414 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.
Date of Incorporation.—1826. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	Nil
Assets in Canada	395,361	†Premiums—Canada (net)	Nil
Liabilities in Canada	76,589	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

NEW ENGLAND FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1919. *Date commenced business in Canada.*—March 16, 1938.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 4,463
Assets in Canada	312,908	Premiums—Canada (net)	26,496
Liabilities in Canada	58,868	Claims—Ontario (net)	2,334
		Claims—Canada (net)	16,079

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.
Chief or General Agent in Ontario.—Geo. R. Browne, 51 Yonge St., Toronto.
Date of Incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$ 79,826
Assets in Canada	519,544	Premiums—Canada (net)	308,702
Liabilities in Canada	302,564	Claims—Ontario (net)	46,677
		Claims—Canada (net)	142,038

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1832. *Date commenced business in Canada.*—October 31, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 46,847
Assets in Canada	440,414	Premiums—Canada (net)	348,193
Liabilities in Canada	302,122	Claims—Ontario (net)	19,543
		Claims—Canada (net)	125,121

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. Campion, Toronto.
Chief or General Agent in Ontario.—R. H. Campion, 201-4 Dominion Bank Bldg., Toronto.
Date of Incorporation.—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 65,036
Assets in Canada	564,660	Premiums—Canada (net)	167,459
Liabilities in Canada	144,207	Claims—Ontario (net)	27,242
		Claims—Canada (net)	86,939

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*See note on page 1.
†Included in Home Insurance Company figures.

THE NEW ZEALAND INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, Montreal.
Chief or General Agent in Ontario.—P. J. Ryan, 36 Toronto St., Toronto.
Date of Organization.—1859. *Date commenced business in Canada.*—April 1, 1943.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£1,500,000	Premiums—Ontario (net)	$ 35,176
Assets in Canada	$392,933	Premiums—Canada (net)	148,381
Liabilities in Canada	106,282	Claims—Ontario (net)	20,743
		Claims—Canada (net)	60,921

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.
Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 59,125
Assets in Canada	532,354	Premiums—Canada (net)	217,806
Liabilities in Canada	136,758	Claims—Ontario (net)	12,576
		Claims—Canada (net)	118,646

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. P. Moore, Montreal; Vice-President and Manager, B. W. Robinson, Montreal.

Directors.—M. A. Phelan, J. H. H. Robertson, Miss F. Belanger, J. M. Hudon, C. Prime, J. P. Moore, Dr. D. P. Anderson, L. A. A. Giroux, B. W. Robinson, Montreal.

Chief or General Agent in Ontario.—Royal Trust Co., Toronto.

Date of Incorporation.—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 1, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$ 91,133	Premiums—Ontario (net)	$ 7,119
Total assets	153,037	Premiums—Total business (net)	25,517
Total liabilities	17,958	Claims—Ontario (net)	1,416
Surplus protection of policyholders	135,079	Claims—Total business (net)	4,808

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.
Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.
Date of Organization.—1809. *Date commenced business in Canada.*—1862.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£3,468,750	Premiums—Ontario (net)	$ 397,696
Assets in Canada	$2,225,523	Premiums—Canada (net)	1,184,529
Total liabilities	1,003,046	Claims—Ontario (net)	141,470
		Claims—Canada (net)	631,347

THE NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Wm. Lawrie, Montreal; Vice-President, Donald Taylor, Toronto; Secretary, J. C. Urquhart, Montreal.

Directors.—J. C. Urquhart, Wm. Lawrie, A. T. Cunningham, Montreal; H. H. Smith, A. B. Adamson, Winnipeg; Donald Taylor, Geo. Weir, Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$306,030	Premiums—Ontario (net)	$ 37,595
Total assets	527,566	Premiums—Total business (net)	136,577
Total liabilities	132,297	Claims—Ontario (net)	15,328
Surplus protection of policyholders	395,269	Claims—Total business (net)	74,073

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*See note on page 1.

THE NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. Stubington, Toronto.

Chief or General Agent in Ontario.—G. Stubington, 16–22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 6, 1822. *Date commenced business in Canada.*—**March 20, 1926**

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$ 59,878
Assets in Canada	463,526	Premiums—Canada (net)	124,020
Liabilities in Canada	132,247	Claims—Ontario (net)	33,398
		Claims—Canada (net)	67,830

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, A. C. Hall, Montreal; Secretary, N. J. Black.

Directors.—W. A. Hastings, Robt. McKay, N. J. Breen, A. W. Chapman, J. D. McDonald, Winnipeg.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—1880. *Date commenced business in Canada.*—**February 6, 1912†.**

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$21,174
Total assets	560,177	Premiums—Total business (net)	58,830
Total liabilities	73,596	Claims—Ontario (net)	9,925
Surplus protection of policyholders.	486,581	Claims—Total business (net)	25,043

THE NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—June 2, 1836. *Date commenced business in Canada.*—**1867.**

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£904,161	Premiums—Ontario (net)	$328,188
Assets in Canada	$1,056,858	Premiums—Canada (net)	863,326
Liabilities in Canada	685,422	Claims—Ontario (net)	109,165
		Claims—Canada (net)	322,029

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London; Secretary, R. C. Balfour, London; Actuary, H. L. Sharpe.

Directors.—Maj. Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, Dr. S. Thompson, J. G. Thompson, R. G. Ivey, London.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—**1897.**

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 814,152
Total assets	15,002,830	Premiums—Total business (net)	1,709,772
Ontario business in force (gross)	37,114,429	Total disbursements to policyholders (net)—In Ontario	279,471
Total business in force (gross)	66,549,569	Total business	738,670

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Vancouver.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.

Date of Incorporation.—April 1, 1928. *Date commenced business in Canada.*—Feb. 17, 1930

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$ 92,799
Assets in Canada	391,451	Premiums—Canada (net)	182,019
Liabilities in Canada	144,910	Claims—Ontario (net)	36,621
		Claims—Canada (net)	70,868

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*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Feb. 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash........	$2,000,000
Assets in Canada................	303,369
Liabilities in Canada.............	155 929

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 78,995
Premiums—Canada (net).......	154,973
Claims—Ontario (net)..........	30,208
Claims—Canada (net).	42,111

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.

Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.

Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash........	£1,100,000
Debenture stock (Norwich & London)	£429,255
Assets in Canada................	$2,118,547
Liabilities in Canada.............	1,535,516

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 743,788
Premiums—Canada (net).......	1,826,367
Claims—Ontario (net)..........	357,847
Claims—Canada (net)..........	854,590

THE OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Brig.-Gen. J. B. White, D.S.O., H. M. Jaquays, E. J. Kay, J. B. Woodyatt, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Incorporation.—1902. *Date commenced business in Canada.*—May 5, 1909†.

Capital stock paid in cash........	$ 200,000
Total assets.....................	1,668,030
Total liabilities..................	276,707
Surplus protection of policyholders.	1,391,323

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).......	$ 64,805
Premiums—Total business (net)..	140,284
Claims—Ontario (net)..........	27,887
Claims—Total business (net)....	62,195

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Miller, London.

Chief or General Agent in Ontario.—J. I. Hodgins, London.

Date of Incorporation.—June 30, 1906. *Date commenced business in Canada.*—June 28, 1928.

Capital stock paid in cash........	$ 3,000,000
Life:	
Assets in Canada................	$ 3,362,606
Ontario business in force (gross)...	15,811,982
Canadian business in force (gross).	49,159,105
Other than Life:	
Assets in Canada................	80,103
Liabilities in Canada.............	22,375

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net).......	$271,294
Premiums—Canada (net).......	851,183
Total disbursements to policyholders (net)—In Ontario.....	106,695
In Canada.....	327,839

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net).......	15,041
Premiums—Canada (net).......	59,939
Claims—Ontario (net)..........	12,755
Claims—Canada (net)..........	41,864

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*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—September 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£172,308	Premiums—Ontario (net).......	$ 502,950
Assets in Canada................	$1,500,219	Premiums—Canada (net).......	1,070,093
Liabilities in Canada............	931,690	Claims—Ontario (net)..........	219,468
		Claims—Canada (net)..........	417,762

THE PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, R. J. Nightingale, Vancouver.

Directors.—R. Gelletly, C. Spencer, W. H. Malkin, T. W. Greer, R. J. Nightingale, Vancouver; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—November 5, 1908†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$ 750,000	Premiums—Ontario (net).......	$ 57,200
Total assets.....................	3,852,916	Premiums—Total business (net)..	1,226,567
Total liabilities.................	1,827,629	Claims—Ontario (net)..........	26,195
Surplus protection of policyholders.	2,025,287	Claims—Total business (net)....	835,753

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net).......	$13,831
Assets in Canada................	266,907	Premiums—Canada (net).......	38,367
Liabilities in Canada............	95,082	Claims—Ontario (net)..........	20,337
		Claims—Canada (net)..........	51,875

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.
Date of Incorporation.—Aug. 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£200,000	Premiums—Ontario (net).......	$ 78,360
Assets in Canada................	$334,862	Premiums—Canada (net).......	209,083
Liabilities in Canada............	181,377	Claims—Ontario (net)..........	36,050
		Claims—Canada (net)..........	90,826

THE PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.
Date of Organization.—1824. *Date commenced business in Canada.*—April 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$729,900	Premiums—Ontario (net).......	$ 42,990
Assets in Canada................	246,346	Premiums—Canada (net).......	149,494
Liabilities in Canada............	138,727	Claims—Ontario (net)..........	16,332
		Claims—Canada (net)..........	60,683

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*See note on page 1.

†Prior to this date business limited under Provincial Charter to Prov. of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.
Chief or General Agent in Ontario.—W. C. Butler, 80 Richmond St. W., Toronto.
Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash	£1,500,000
Assets in Canada	$1,093,808
Liabilities in Canada	638,616

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$342,843
Premiums—Canada (net)	753,607
Claims—Ontario (net)	102,764
Claims—Canada (net)	373,454

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, BAZOUGES-SUR-LE-LOIR, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.
Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.
Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash....Frcs.	16,000,000
Assets in Canada	$467,637
Liabilities in Canada	113,080

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 14,340
Premiums—Canada (net)	112,508
Claims—Ontario (net)	4,266
Claims—Canada (net)	56,985

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.
Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.
Date of Incorporation.—May, 1923. *Date commenced business in Canada.*—April 1, 1930.

Capital stock paid in cash	$1,000,000
Assets in Canada	363,281
Liabilities in Canada	134,004

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 21,654
Premiums—Canada (net)	116,378
Claims—Ontario (net)	18,156
Claims—Canada (net)	93,081

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—William Lawrie, Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash	£1,005,000
Other than Life:	
Assets in Canada	$3,121,056
Liabilities in Canada	1,419,827

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	$ 571,814
Premiums—Canada (net)	1,712,412
Claims—Ontario (net)	150,072
Claims—Canada (net)	703,272

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.
Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. E., Toronto.
Date of Incorporation.—May 31, 1854. *Date commenced business in Canada.*—May 20, 1890.

Capital stock paid in cash	$6,000,000
Assets in Canada	1,046,441
Liabilities in Canada	455,954

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$196,331
Premiums—Canada (net)	764,392
Claims—Ontario (net)	175,757
Claims—Canada (net)	306,699

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*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY ST., TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business*—April 20, 1927.

Officers.—President, Charles C. Bowen; Vice-Presidents, F. S. Brown, L. K. Kirk, N. G. Duffett; Secretary, H. E. Wittick; General Manager, Norman G. Duffett; Treasurer, Ralph E. Burks.

Directors (as at date of filing statement).—D. M. Ferry, Jr., W. D. Bonthron, Chas. C. Bowen, F. S. Brown, Ralph E. Burks, Otway Conard, John S. Dowling, Norman G. Duffett, S. Fred Duncan, John P. Hacker, George Hancock, L. K. Kirk, John L. McDougall, John W. Pickup, Ralph H. Platts, R. A. Robertson, Paul Wilson.

Auditors.—Edwards, Morgan & Co., 10 Adelaide St. East, Toronto.

Statement for the Year Ended December 31, 1944

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $300,000. No. of shares, 15,000. Par value, $20.		
Capital stock at beginning and end of year	$204,500 00	$204,500 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$426,892 50
Total amount paid to December 31, 1944	$426,892 50

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default	$959,153 84
Cash on hand and in banks	106,328 69
Interest accrued	5,915 43
Agents' balances and premiums uncollected: Written on or after October 1, 1944	82,679 23
Amount due from reinsurance on losses already paid	1,382 83
Refundable portion of excess profits tax	16,923 71
Cash surrender value of life insurance policy	11,550 00
Due from wartime industrial transit pool	375 07
TOTAL ADMITTED ASSETS	$1,184,308 80

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$133,084 32	$133,084 32
Adjustment expenses of said claims	1,010 29	1,010 29
Total net reserve, $365,390.10; carried out at 80% thereof	292,312 08	292,312 08
Expenses due and accrued		5,804 37
Taxes due and accrued		20,551 15
Reinsurance premiums		10,253 00
Return premiums and balances due agents		131 69
Investment reserves		35,000 00
Total liabilities (excluding capital stock)		$498,146 90
Capital stock paid in cash	$204,500 00	
Surplus in Profit and Loss Account	481,661 90	
Excess of assets over liabilities (surplus for protection of policyholders)		686,161 90
TOTAL LIABILITIES		$1,184,308 80

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written		$632,538 50
Reserve of unearned premiums (80%):		
At beginning of year	$275,173 79	
At end of year	292,312 08	
Increase		17,138 29
Net premiums earned		$615,400 21
Net claims incurred	$215,676 44	
Net adjustment expenses incurred	2,649 48	
Commissions	165,686 18	
Taxes	14,761 01	
Salaries, fees and travelling expenses	107,265 03	
All other expenses	38,602 71	
Total claims and expenses		544,640 85
Underwriting profit		$ 70,759 36

Other revenue:			
Interest earned—cash and accruals	$ 27,054 76		
Adjustment by amortization	*976 57*		
		$ 26,078 19	
Profit on sale of securities and real estate		1,830 59	
Bank interest		138 01	
			28,046 79
			$ 98,806 15
Other expenditure:			
Income and excess profits taxes		$ 40,576 53	
Bad debts written off		1 09	
Investment expenses		589 79	
Premium on endowment life insurance policy (net)		601 50	
			41,768 91
NET PROFIT FOR THE YEAR			$ 57,037 24

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$630,658 65
Net profit for the year brought down	57,037 24
	$687,695 89
Deduct increase in unadmitted ledger assets	1,533 99
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$686,161 90

Summary of Risks—Fire

	IN ONTARIO AND ALL BUSINESS
Gross in force, December 31, 1943	$33,082,962
Taken in 1944, new and renewed	20,305,298
Totals	$53,388,260
Ceased in 1944, including renewed	17,127,290
Gross in force, December 31, 1944	$36,260,970
Reinsurance in force, December 31, 1944	7,421,757
Net in force, December 31, 1944	$28,839,213

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	204,325 29	132,770 19	110,340 59	226,754 89	54,069 99	172,684 90
Automobile	531,736 61	626,767 42	611,705 52	546,798 51	24,405 24	522,393 27
Accident—Public Liab.	6,173 05	7,899 22	8,031 47	6,040 80	1,236 11	4,804 69
Accident and Sickness	....	1,512 06	....	1,512 06	1,512 06	....
Guarantee—Surety	4,898 44	5,412 76	4,639 91	5,671 29	2,246 32	3,424 97
Inland Transportation	1,930 26	2,020 85	2,284 71	1,666 40	....	1,666 40
Personal Property	9,030 25	5,515 08	334 73	14,210 60	1,596 11	12,614 49
Plate Glass	7,436 81	4,376 42	4,152 86	7,660 37	....	7,660 37
Theft	4,538 51	3,452 46	3,087 12	4,903 85	881 85	4,022 00
TOTALS	770,069 22	789,726 46	744,576 91	815,218 77	85,947 68	729,271 09

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, Percy M. May, Montreal.

Directors.—R. P. Adams, Wm. Norman Clelland, Hon. R. O. Grothe, M.L.C., P. M. May, James Matson, Montreal; D. C. MacLachlan, Toronto; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.

Date of Incorporation.—June 15, 1926. *Date commenced business in Canada.*—Jan. 20, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$311,750	Premiums—Ontario (net)	$27,014
Assets in Canada	534,486	Premiums—Total business (net)	81,527
Liabilities in Canada	88,857	Claims—Ontario (net)	13,766
Surplus protection of policyholders	445,629	Claims—Total business (net)	37,388

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*See note on page 1

THE PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.
Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.
Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$729,900	Premiums—Ontario (net).......	$ 33,508
Assets in Canada................	193,328	Premiums—Canada (net).......	116,658
Liabilities in Canada............	114,318	Claims—Ontario (net)..........	12,324
		Claims—Canada (net)..........	49,099

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President, E. E. Gleason, Granby; Vice-President, N. R. Mitchell, Granby; Secretary, W. W. D. Brack, Granby; Treasurer, W. R. Bradford, Granby; General Manager, J. G. Fuller, Granby.

Directors.—J. G. Fuller, N. R. Mitchell, W. W. D. Brack, E. E. Gleason, W. R. Bradford, E. A. Graham, Granby; K. A. Cowley, M.D., Montreal.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—April 12, 1907. *Date commenced business in Canada.*—June 18, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$ 50,000	Premiums—Ontario (net).......	$204,309
Total assets...................	374,080	Premiums—Total business (net)..	376,973
Total liabilities.................	229,518	Claims—Ontario (net)..........	144,594
Surplus protection of policyholders.	144,562	Claims—Total business (net)....	272,979

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.
Chief or General Agent in Ontario.—L. T. Hargreaves, 10 Adelaide St. E., Toronto.
Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$3,000,000	Premiums—Ontario (net).......	$ 84,718
Assets in Canada................	491,274	Premiums—Canada (net).......	385,980
Liabilities in Canada............	172,168	Claims—Ontario (net)..........	49,834
		Claims—Canada (net)..........	215,320

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co. Ltd., Montreal.
Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.
Date of Organization.—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£200,000	Premiums—Ontario (net).......	$124,416
Assets in Canada................	$729,065	Premiums—Canada (net).......	450,465
Liabilities in Canada............	133,189	Claims—Ontario (net)..........	60,501
		Claims—Canada (net)..........	256,017

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*See note on page 1.

THE PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—H. D. McNairn and W. G. Wilson, 465 St John St., Montreal.

Chief or General Agent for Ontario.—H. R. Elgie, 402 Canada Permanent Bldg., Toronto

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

Capital stock paid in cash	£1,150,000
Life:	
Assets in Canada	$11,426,696
Ontario business in force (gross)	29,380,335
Canadian business in force (gross)	63,766,934
Other than Life:	
Assets in Canada	2,703,594
Liabilities in Canada	1,884,800

PREMIUMS AND DISBURSEMENTS

Life:	
Premiums—Ontario (net)	$1,085,537
Premiums—Canada (net)	2,472,016
Total disbursements to policyholders (net)—In Ontario	183,859
In Canada	192,776

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:	
Premiums—Ontario (net)	717,588
Premiums—Canada (net)	1,875,946
Claims—Ontario (net)	381,557
Claims—Canada (net)	1,124,148

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, J. T. Ross; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, W. R. Houghton, Y. Montreuil, W. L. White, P. L. Waylett.

Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W. Toronto

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818

Capital stock paid in cash	$125,000
Total assets	658,866
Total liabilities	162,870
Surplus protection of policyholders	495,996

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 21,323
Premiums—Total business (net)	107,792
Claims—Ontario (net)	5,146
Claims—Total business (net)	63,741

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—February 15, 1871 (Bill No. 52). *Date commenced business.*—July 1, 1871

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. Lyle Waylett.

Directors (as at date of filing statement).—Charles M. Horswell, Wilfred R. Houghton, Joseph Walmsley, P. Lyle Waylett, W. L. White.

Auditors.—H. T. Jamieson & Company, C.A. Toronto

Statement for the Year Ended December 31, 1944

Capital Stock	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $250,000. No. of shares, 5,000. Par value, $50. Capital stock at beginning and end of year.	$100,000 00	$100,000 00

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*See note on page 1.

Balance Sheet—Assets

Mortgage loans on real estate—first liens		$ 9,000 00
Amortized book value of bonds, debentures and debenture stocks—not in default		653,419 03
Market value of stocks		27,501 26
Cash on hand and in banks		31,413 96
Interest accrued	$ 7,293 37	
Dividends due	380 00	
		7,673 37
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 7,328 38	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	554 13	
		7,882 51
TOTAL ADMITTED ASSETS		$736,890 13

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 1,910 00	$ 1,910 00
Adjustment expenses of said claims	137 00	137 00
Total net reserve, $54,842.80; carried out at 80% thereof	43,874 24	43,874 24
Expenses due and accrued		200 00
Taxes due and accrued		7,432 63
Reinsurance premiums		354 20
Return premiums and balances due agents		808 52
Total liabilities (excluding capital stock)		$ 54,716 59
Capital stock paid in cash	$100,000 00	
Reserve fund	250,000 00	
Surplus in Profit and Loss Account	332,173 54	
Excess of assets over liabilities (surplus for protection of policyholders)		682,173 54
TOTAL LIABILITIES		$736,890 13

Profit and Loss Account

			IN CANADA AND ALL BUSINESS
Net premiums written			$ 47,871 42
Reserve of unearned premiums (80%):			
At beginning of year		$ 40,706 36	
At end of year		43,874 24	
Increase			3,167 88
Net premiums earned			$ 44,703 54
Net claims incurred		$ 21,586 70	
Net adjustment expenses incurred		1,086 61	
Commissions		13,501 06	
Taxes		1,366 90	
Salaries, fees and travelling expenses		5,149 49	
Management fee		97 86	
All other expenses		2,487 40	
Total claims and expenses			45,276 02
Underwriting loss			*$ 572 48*
Other revenue:			
Interest earned—cash and accruals	$ 29,118 05		
Adjustment by amortization	*451 75*		
		$ 28,666 30	
Dividends earned		1,520 00	
Net rents earned		358 97	
Profit on sale of securities and real estate		2,971 95	
Decrease in deficiency of market under book value of securities		3,086 26	
			36,603 48
			$ 36,031 00
Other expenditure:			
Income and excess profits taxes		$ 10,895 80	
Loss on sale of securities and real estate		10,000 00	
Investment expenses		617 62	
			21,513 42
NET PROFIT FOR THE YEAR			$ 14,517 58

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$690,430 67
Net profit for the year brought down	14,517 58
	$704,948 25
Dividends declared to shareholders	22,500 00
	$682,448 25
Deduct increase in unadmitted ledger assets	274 71
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$682,173 54

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943	$20,271,115	$ 15,750	$20,286,865
Taken in 1944, new and renewed	9,980,890	15,750	9,996,640
Totals	$30,252,005	$ 31,500	$30,283,505
Ceased in 1944, including renewed	10,392,527	15,750	10,408,277
Gross in force, December 31, 1944	$19,859,478	$ 15,750	$19,875,228
Reinsurance in force, December 31, 1944	640,824	......	640,824
NET IN FORCE, DECEMBER 31, 1944	$19,218,654	$ 15,750	$19,234,404

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c	$ c.	$ c.	$ c.	$ c.
Fire	111,157 93	58,697 37	61,367 30	108,488 00	4,870 23	103,617 77
Explosion	672 54	81 90	313 33	441 17	....	441 17
Earthquake	....	5 00	....	5 00	....	5 00
TOTALS	111,830 47	58,784 33	61,680 63	108,934 17	4,870 23	104,063 94

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.
Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.
Date of Incorporation.—Sept. 11, 1891. *Date commenced business in Canada.*—Nov. 1, 1891.

Capital stock paid in cash	$5,000,000
Assets in Canada	831,955
Liabilities in Canada	492,416

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$158,252
Premiums—Canada (net)	584,328
Claims—Ontario (net)	77,080
Claims—Canada (net)	236,850

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.
Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.
Date of Organization.—March, 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

Capital stock paid in cash	£200,000
Assets in Canada	$549,695
Liabilities in Canada	198,623

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 76,670
Premiums—Canada (net)	235,760
Claims—Ontario (net)	36,290
Claims—Canada (net)	109,737

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*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Geo. C. Long, Jr., Hartford, Conn.; Vice-Presidents, Col. P. C. Cothran, Hartford, Conn., S. M. Elliott, Montreal; Secretary, A. H. Vallance, Montreal.

Directors.—Major Walter Molson, W. A. Ralston, R. Fennell, K.C., Toronto; S. M. Elliott, A. Stewart McNichols, Montreal; Geo. C. Long, Jr., A. Sidney Dawes, Col. P. C. Cothran, Hartford, Conn.

Chief or General Agent in Ontario.—Wm. Johnstone, 43 Adelaide St. E., Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

Capital stock paid in cash	$200,000
Total assets	1,031,816
Total liabilities	137,146
Surplus protection of policyholders	894,670

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 46,070
Premiums—Total business (net)	183,121
Claims—Ontario (net)	19,476
Claims—Total business (net)	88,864

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

Capital stock paid in cash	£946,977
Assets in Canada	$1,422,009
Liabilities in Canada	848,643

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 329,111
Premiums—Canada (net)	1,276,578
Claims—Ontario (net)	99,407
Claims—Canada (net)	457,482

THE ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.

Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash	£3,499,956
Life:	
Assets in Canada	$ 8,695,239
Ontario business in force (gross)	7,877,227
Canadian business in force (gross)	32,949,538
Other than Life:	
Assets in Canada	3,283,043
Liabilities in Canada	2,011,910

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$ 198,543
Premiums—Canada (net)	727,685
Total disbursements to policyholders (net)—In Ontario	117,853
In Canada	462,598
PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	798,472
Premiums—Canada (net)	2,318,146
Claims—Ontario (net)	314,040
Claims—Canada (net)	983,247

ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—J. E. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash	£30,000
Assets in Canada	$137,529
Liabilities in Canada	75,551

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,472
Premiums—Canada (net)	73,368
Claims—Ontario (net)	7,754
Claims—Canada (net)	29,411

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*See note on page 1.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—G. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$199,781
Assets in Canada	774,352	Premiums—Canada (net)	680,864
Liabilities in Canada	604,763	Claims—Ontario (net)	499,033
		Claims—Canada (net)	757,620

SAINT PAUL-MERCURY INDEMNITY COMPANY*

HEAD OFFICE, WILMINGTON, DEL.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$19,495
Assets in Canada	144,472	Premiums—Canada (net)	59,248
Liabilities in Canada	74,927	Claims—Ontario (net)	23,386
		Claims—Canada (net)	55,686

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, N. Ducharme, Montreal; 1st Vice-President, Louis Lymburner, Montreal; 2nd Vice-President, Alphonse Milette, Montreal; Secretary, Jean Pasquin; Actuary, Pierre Camu.

Directors.—R. B. Bachand, N.P., Waterloo, Que.; Adjutor Cote, N.P., N. Ducharme, L. M. Lymburner, Montreal; Alphonse Milette, Terrebonne, Que.; Chas. A. Roy, J. A. Bernier, Outremont; Paul Drouin, K.C., Quebec; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.

Date of Incorporation.—May, 1911. *Date commenced business in Canada.*—1903.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 232,440	Premiums—Ontario (net)	$ 185,910
Total assets	10,711,482	Premiums—Total business (net)	1,916,741
Ontario business in force (gross)	6,208,714	Total disbursements to policyholders (net)—In Ontario	66,654
Total business in force (gross)	72,010,835	Total business	479,609

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie Toronto; 1st Vice-President, R S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; General Manager, D. B. Hall, F.I.I.A. Toronto.

Directors.—J. A. Macintosh, K.C., R. S. Waldie, J. A. Northway, Col. J. F. Michie, Thos. H Hall, Toronto; J. H. Grady, Philadelphia, Pa.; Sir Francis Norrie-Miller, S. Norrie-Miller, Perth, Scotland; F. Richardson, London, Eng.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$225,000	Premiums—Ontario (net)	$46,562
Total assets	591,776	Premiums—Total business (net)	69,248
Total liabilities	112,868	Claims—Ontario (net)	23,325
Surplus protection of policyholders	478,908	Claims—Total business (net)	26,793

SCOTTISH INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.
Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.
Date of Incorporation.—Jan. 12, 1877. *Date commenced business in Canada.*—Dec. 29, 1939.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£150,000	Premiums—Ontario (net)	$ 48,852
Assets in Canada	$222,479	Premiums—Canada (net)	108,733
Liablities in Canada	90,292	Claims—Ontario (net)	19,691
		Claims—Canada (net)	66,133

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*See note on page 1.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.
Chief or General Agent in Ontario.—F. O. Lucas, Metropolitan Bldg., Toronto.
Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash	£80,000
Assets in Canada	$340,206
Liabilities in Canada	148,028

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$106,685
Premiums—Canada (net)	165,885
Claims—Ontario (net)	38,746
Claims—Canada (net)	62,839

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.
Chief or General Agent in Ontario.—G. W. Pearson, Toronto.
Date Organized.—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash	£600,000
Assets in Canada	$772,030
Liabilities in Canada	427,055

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$145,579
Premiums—Canada (net)	454,342
Claims—Ontario (net)	73,342
Claims—Canada (net)	225,319

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.
Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.
Date of Incorporation.—1875. *Date commenced business in Canada.*—December 11, 1924.

Capital stock paid in cash	£500,000
Assets in Canada	$355,337
Liabilities in Canada	166,862

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 71,515
Premiums—Canada (net)	186,388
Claims—Ontario (net)	43,561
Claims—Canada (net)	125,373

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.
Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.
Date of Incorporation.—May, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

Capital stock paid in cash	$2,000,000
Assets in Canada	250,523
Liabilities in Canada	120,949

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 58,445
Premiums—Canada (net)	128,573
Claims—Ontario (net)	25,502
Claims—Canada (net)	59,012

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, J. H. Riddel, Toronto; Vice-President, V. G. Creber, Toronto; Secretary, S. Fairley, Toronto.

Directors.—Sir E. M. Mountain, Bart., B. E. S. Mountain, H. Routh, London, Eng.; J. H. Riddel, V. G. Creber, H. T. Fairley, W. H. Despard, W. E. Young, F. S. Corrigan, H. J. Humphrey, Toronto.

Date of Incorporation.—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

Capital stock paid in cash	$220,000
Assets in Canada	299,985
Liabilities in Canada	40,401
Surplus protection of policyholders	259,584

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,512
Premiums—Total business (net)	30,379
Claims—Ontario (net)	2,020
Claims—Total business (net)	10,867

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*See note on page 1.

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 4,471
Assets in Canada	233,437	Premiums—Canada (net)	25,359
Liabilities in Canada	35,343	Claims—Ontario (net)	2,334
		Claims—Canada (net)	14,930

THE SOUTH BRITISH INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—March 4, 1938.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,031,640	Premiums—Ontario (net)	$ 45,025
Assets in Canada	$414,739	Premiums—Canada (net)	101,042
Liabilities in Canada	82,656	Claims—Ontario (net)	15,598
		Claims—Canada (net)	33,333

THE SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.
Chief or General Agent in Ontario.—W. C. McLaughlin, 72 Queen St. W., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—May, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£105,000	Premiums—Ontario (net)	$17,467
Assets in Canada	$358,008	Premiums—Canada (net)	49,137
Liabilities in Canada	50,428	Claims—Ontario (net)	6,523
		Claims—Canada (net)	19,766

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sanford Evans, LL.D., Winnipeg; 1st Vice-President and Medical Director, E. W. Montgomery, M.D., Winnipeg; 2nd Vice-President, William Whyte, Winnipeg; Managing Director; M. D. Grant, F.I.A., F.A.S., Winnipeg; Secretary, E. Atkins; Treasurer, J. J. Douglas; Actuary, J. Turnbull, F.A.S.

Directors.—W. Sanford Evans, LL.D., E. W. Montgomery, M.D., E. E. Sharpe, K.C. William Whyte, M. D. Grant, F.I.A., F.A.S., Winnipeg; Roy W. Milner, Calgary; John Martin, St. Boniface; C. D. Grayson, Moose Jaw; John W. Horn, Clandeboye.

Chief or General Agent in Ontario.—W. H. Burnett, Victory Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 209,995	Premiums—Ontario (net)	$ 558,476
Total assets	11,320,690	Premiums—Total business (net)	1,598,294
Ontario business in force (gross)	15,548,513	Total disbursements to policyholders (net)—In Ontario	139,884
Total business in force (gross)	45,051,525	Total business	554,718

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, 1920 Metropolitan Bldg., Toronto.
Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$ 201,654
Assets in Canada	1,231,624	Premiums—Canada (net)	1,094,951
Liabilities in Canada	742,526	Claims—Ontario (net)	82,888
		Claims—Canada (net)	609,068

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*See note on page 1.

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.
Chief or General Agent in Ontario.—A. B. Pakenham, 68 King St. E., Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—April 2, 1923.

Capital stock paid in cash	£100,000
Assets in Canada	$38,119
Liabilities in Canada	81,013

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 68,299
Premiums—Canada (net)	104,885
Claims—Ontario (net)	22,862
Claims—Canada (net)	37,299

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.
Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

Capital stock paid in cash	£100,000
Assets in Canada	$170,643
Liabilities in Canada	78,021

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$20,369
Premiums—Canada (net)	66,477
Claims—Ontario (net)	8,816
Claims—Canada (net)	29,692

STERLING INSURANCE COMPANY OF CANADA

HEAD OFFICE, 29 DUFFERIN AVE., SHERBROOKE, QUE.

Incorporated.—1906. *Date commenced business*—May 1, 1906.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary, L. E. Langis Galipeault; Manager, W. L. McGannon; Treasurer, P. Juneau.

Directors (as at date of filing statement).—Hon. Jacob Nicol, Hon. Chas. B. Howard, Hon. J. E. Perreault, Albert Demers, Gaston Pratte, Edgar Côté, W. L. McGannon, L. E. Langis Galipeault.

Statement for the Year Ended December 31, 1944

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $1,000,000.		
No. of shares, 200,000. Par value, $5.		
Capital stock at beginning and end of year	$100,000 00	$100,000 00

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default		$113,255 92
Book value of stocks		14,750 00
Cash on hand and in banks		8,388 14
Interest accrued		499 19
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 5,195 75	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	1,498 53	
		6,694 28
Amount due from reinsurance on losses already paid		312 43
TOTAL ADMITTED ASSETS		$143,899 96

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 1,514 36	$	$ 1,514 36
Adjustment expenses of said claims	53 00	. . . .	53 00
Total net reserve, $16,045.58; carried out at 80% thereof	12,834 39	2 07	12,836 46
Expenses due and accrued			338 95
Taxes due and accrued			1,999 56
Reinsurance premiums			4,024 85
Return premiums and balances due agents			115 19
Balances due other companies			920 13
Total liabilities (excluding capital stock)			$ 21,802 50
Capital stock paid in cash		$100,000 00	
Surplus in Profit and Loss Account		22,097 46	
Excess of assets over liabilities (surplus for protection of policyholders)			122,097 46
TOTAL LIABILITIES			$143,899 96

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*See note on page 1.

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$ 18,253 66	$ 5 19	$ 18,258 85
Reserve of unearned premiums (80%):			
At beginning of year	$ 13,008 63	$ 9 17	$ 13,017 80
At end of year	12,834 39	2 07	12,836 46
Decrease	$ 174 24	$ 7 10	$ 181 34
Net premiums earned	$ 18,427 90	$ 12 29	$ 18,440 19
Net claims incurred	$ 9,693 35	$	$ 9,693 35
Net adjustment expenses incurred	269 54	....	269 54
Commissions	3,190 51	1 97	3,192 48
Taxes	681 69	.....	681 69
Salaries, fees and travelling expenses	78 20	......	78 20
Management fee	......	......	1,102 44
All other expenses	.....	......	273 59
Total claims and expenses			$ 15,291 29
Underwriting profit			$ 3,118 90
Other revenue:			
Interest earned—cash and accruals	$ 4,244 89		
Adjustment by amortization	64 30		
		$ 4,309 19	
Dividends earned		600 00	
Decrease in deficiency of market under book value of securities		1,600 00	
Premium on exchange		45 68	
			6,554 87
			$ 9,703 77
Other expenditure:			
Income and excess profits taxes		$ 2,995 17	
Bad debts written off		14 88	
			3,010 05
NET PROFIT FOR THE YEAR			$ 6,693 72

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$119,325 73
Net profit for the year brought down	6,693 72
	$126,019 45
Dividends declared to shareholders	4,000 00
	$122,019 45
Add decrease in unadmitted ledger assets	78 01
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	$122,097 46

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1943	$2,229,499	$3,893,645	$6,123,144
Taken in 1944, new and renewed	808,016	3,096,437	3,904,453
Totals	$3,037,515	$6,990,082	$10,027,597
Ceased in 1944, including renewed	1,591,619	2,794,606	4,386,225
Gross in force, December 31, 1944	$1,445,896	$4,195,476	$5,641,372
Reinsurance in force, December 31, 1944	1,242,159	1,949,431	3,191,590
NET IN FORCE, DECEMBER 31, 1944	$ 203,737	$2,246,045	$2,449,782

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross in Force at End of 1943	Taken in 1944, New and Renewed	Ceased in 1944, Including Renewed	Gross in Force at End of 1944	Reinsurance	Net in Force at End of 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	77,849 96	49,066 76	51,145 29	75,771 43	44,749 20	31,022 23

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.

Date of Incorporation.—April 7, 1710. *Date commenced business in Canada.*—June 3, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£600,000	Premiums—Ontario (net).......	$ 354,362
Assets in Canada................	$1,506,907	Premiums—Canada (net).......	1,341,553
Liabilities in Canada............	933,306	Claims—Ontario (net)..........	171,385
		Claims—Canada (net)..........	544,409

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal; Vice-President and Treasurer, E. A. Macnutt, Westmount; Secretary, F. J. Cunningham; Actuary, G. W. Bourke; Comptroller, E. E. Duckworth; Joint Treasurer, H. P. Thornhill; Director of Agencies, J. A. McAllister.

Directors.—A. B. Wood, Wm. M. Birks, Hon. C. A. Dunning, Carl Riordon, John W. Ross, Ross H. McMaster, Morris W. Wilson, A. Cross, W. M. Neal, Montreal; Hon. F. P. Brais, Outremont, Que.; Harold Crabtree, G. W. Spinney, E. A. Macnutt, Westmount, Que.; Hon. L. A. Taschereau, Quebec; John A. Tory, Toronto.

Chief or General Agent in Ontario.—C. V. Earl, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash......$	2,000,000	Premiums—Ontario (net).......	$11,257,494
Total assets....................	1,179,207,969	Premiums—Total business (net)..	122,198,504
Ontario business in force (gross).	378,577,629	Total disbursements to policyholders (net)—In Ontario.....	6,989,460
Total business in force (gross)...	3,312,525,426	Total business..	80,188,593

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GOTHENBURG, SWEDEN

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.

Date of Incorporation.—1866. *Date commenced business in Canada.*—June 23, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Kroner	12,000,000	Premiums—Ontario (net).......	$ 4,250
Assets in Canada................	$98,223	Premiums—Canada (net).......	31,035
Liabilities in Canada............	29,948	Claims—Ontario (net)..........	745
		Claims—Canada (net)..........	11,125

SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major Ltd., 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto.

Date of Incorporation.—1869. *Date commenced business in Canada.*—January, 1936.

	Swiss		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....	Frcs.	3,000,000	Premiums—Ontario (net).......	$ 27,363
Assets in Canada................		$334,276	Premiums—Canada (net).......	178,585
Liabilities in Canada............		230,978	Claims—Ontario (net)..........	23,580
			Claims—Canada (net)..........	102,491

TORONTO GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor; Vice-President, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D.; Vice-President and General Manager, W. F. Spry; Secretary and Treasurer, C. W. Sykes.

Directors.—E. C. Braund, C. W. Buchanan, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D., Ray Lawson, Rt. Hon. A. Meighen, P.C., K.C., G. Larratt Smith, K.C., A. E. Naylor, J. Fyfe Smith, W. F. Spry.

Date of Incorporation.—July 21, 1921. *Date commenced business in Canada.*—Dec. 20, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.	$ 284,391	Premiums—Ontario (net).......	$ 53,097
Total assets....................	2,074,322	Premiums—Total business (net)..	949,782
Total liabilities.................	1,176,138	Claims—Ontario (net)..........	127,418
Surplus protection of policyholders.	898,184	Claims—Total business (net)....	367,911

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*See note on page 1.

THE TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—H. C. Huckvale, 68 Yonge St., Toronto.
Date of Incorporation.—May 23, 1923. *Date commenced business in Canada.*—Dec. 19, 1929.

Capital stock paid in cash	$2,000,000
Assets in Canada	810,898
Liabilities in Canada	521,969

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$178,686
Premiums—Canada (net)	600,958
Claims—Ontario (net)	70,372
Claims—Canada (net)	244,436

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—Robert Fullerton, 68 Yonge St., Toronto.
Date of Incorporation.—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	929,366
Liabilities in Canada	595,423

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$373,017
Premiums—Canada (net)	638,841
Claims—Ontario (net)	96,852
Claims—Canada (net)	200,161

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.
Chief or General Agent in Ontario.—C. N. Macdonald, 68 Yonge St., Toronto.
Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$20,000,000
Life:	
Assets in Canada	35,565,272
Ontario business in force (gross)	57,486,535
Canadian business in force (gross)	149,920,287
Other than Life:	
Assets in Canada	1,186,640
Liabilities in Canada	946,793

PREMIUMS AND DISBURSEMENTS	
Life:	
Premiums—Ontario (net)	$1,110,732
Premiums—Canada (net)	3,004,985
Total disbursements to policyholders (net)—In Ontario	772,134
In Canada	2,107,316

PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:	
Premiums—Ontario (net)	437,832
Premiums—Canada (net)	1,769,827
Claims—Ontario (net)	222,837
Claims—Canada (net)	1,009,536

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.
Date of Incorporation.—1714. *Date commenced business in Canada.*—1911.

Capital stock paid in cash	£50,000
Assets in Canada	$686,579
Liabilities in Canada	366,752

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$140,957
Premiums—Canada (net)	415,221
Claims—Ontario (net)	66,886
Claims—Canada (net)	177,860

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*See note on page 1.

THE UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre l'Incendie, Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.
Chief or General Agent in Ontario.—W. E. A. Johnston, 909 Excelsior Life Bldg., Toronto.
Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Frcs.100,000,000	Premiums—Ontario (net)	$ 83,518
Assets in Canada	$730,407	Premiums—Canada (net)	405,191
Liabilities in Canada	417,008	Claims—Ontario (net)	41,006
		Claims—Canada (net)	217,335

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—September 24, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£810,000	Premiums—Ontario (net)	$ 865,235
Assets in Canada	$3,338,396	Premiums—Canada (net)	1,670,286
Liabilities in Canada	1,193,207	Claims—Ontario (net)	341,095
		Claims—Canada (net)	605,791

THE UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£163,500	Premiums—Ontario (net)	$124,069
Assets in Canada	$1,016,419	Premiums—Canada (net)	665,194
Liabilities in Canada	456,951	Claims—Ontario (net)	37,638
		Claims—Canada (net)	239,131

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£600,000	†Premiums—Ontario (net)	Nil
Assets in Canada	$225,728	†Premiums—Canada (net)	Nil
Liabilities in Canada	42,978	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.
Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.
Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$17,688
Assets in Canada	208,652	Premiums—Canada (net)	63,019
Liabilities in Canada	64,451	Claims—Ontario (net)	7,174
		Claims—Canada (net)	34,310

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*See note on page 1.

†All business in Canada fully reinsured.

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. E. Perry, Toronto.
Chief or General Agent in Ontario.—A. E. Perry, 34 King St. E., Toronto.
Date of Incorporation.—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$ 622,054
Assets in Canada	1,729,415	Premiums—Canada (net)	1,171,455
Liabilities in Canada	1,239,702	Claims—Ontario (net)	228,092
		Claims—Canada (net)	386,624

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.
Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. E., Toronto.
Date of Incorporation.—1824. *Date commenced business in Canada.*—June 20, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$153,277
Assets in Canada	1,166,820	Premiums—Canada (net)	394,261
Liabilities in Canada	319,561	Claims—Ontario (net)	81,019
		Claims—Canada (net)	234,523

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.
Chief or General Agent in Ontario.—W. S. Tomenson, 12 Wellington St. E., Toronto.
Date of Incorporation.—1890. *Date commenced business in Canada.*—September 30, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$16,920
Assets in Canada	257,211	Premiums—Canada (net)	68,387
Liabilities in Canada	61,784	Claims—Ontario (net)	7,479
		Claims—Canada (net)	28,181

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.
Chief or General Agent in Ontario.—G. C. Sutherland, 36 Toronto St., Toronto.
Date of Incorporation.—1838. *Date commenced business in Canada.*—December 1, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.... Frcs.	25,000,000	Premiums—Ontario (net)	*$ −245*
Assets in Canada	$149,462	Premiums—Canada (net)	*−508*
Liabilities in Canada	5,818	Claims—Ontario (net)	3,092
		Claims—Canada (net)	6,990

THE VICTORY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—V. R. Willemson, Toronto.
Chief or General Agent in Ontario.—V. R. Willemson, 25 Adelaide St. E., Toronto.
Date of Incorporation.—1919. *Date commenced business in Canada.*—August 19, 1941.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$664,500	Premiums—Ontario (net)	$ 73,260
Assets in Canada	362,791	Premiums—Canada (net)	329,433
Liabilities in Canada	278,609	Claims—Ontario (net)	47,488
		Claims—Canada (net)	185,087

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*See note on page 1.

WELLINGTON FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Herbert Begg; Vice-President, Col. Hon. H. A. Bruce, M.D.; Secretary, J. G. Hutchinson.

Directors.—Herbert Begg, Col. Hon. H. A. Bruce, M.D., W. R. Begg, J. A. Northey, Hon. Jacob Nicol, K.C., J. Robinson, E. B. Stockdale, H. Bruce Begg.

Date of Incorporation.—1837. *Date commenced business in Canada.*—1840.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 150,000	Premiums—Ontario (net)	$388,548
Total assets	1,136,079	Premiums—Total business (net)	542,389
Total liabilities	488,509	Claims—Ontario (net)	148,512
Surplus protection of policyholders	647,570	Claims—Total business (net)	211,250

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—Dale & Company Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$104,223
Assets in Canada	702,735	Premiums—Canada (net)	379,692
Liabilities in Canada	261,769	Claims—Ontario (net)	42,239
		Claims—Canada (net)	216,842

THE WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—W. J. Hastie, K. M. Pringle, E. Willans, Hon. G. Howard Ferguson, P.C., K.C., H. C. Cox, W. M. Cox, K.C., G. A. Morrow, E. A. Brownell, S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington. Kenneth Thom, Toronto; W. E. Meikle, Winnipeg; H. J. Wyatt, New York; Sir George Morton, O.B.E., M.C., Calcutta.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 1,400,000	Premiums—Ontario (net)	$ 887,846
Total assets	14,681,291	Premiums—Total business (net)	5,560,014
Total liabilities	9,002,470	Claims—Ontario (net)	466,253
Surplus protection of policyholders	5,678,821	Claims—Total business (net)	2,977,744

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, HAMILTON, ONT.

Officers.—President and Managing Director, H. H. Gray, Hamilton; 1st Vice-President, A. R. Goudie, Kitchener; 2nd Vice-President, Dr. O. A. Cannon, Hamilton; Chairman of the Board, Dr. G. E. Greenway, Hamilton; Secretary, O. S. McCombie, Hamilton.

Directors.—Dr. G. E. Greenway, H. H. Gray, Dr. O. A. Cannon, N. F. Firth, F. Harding, C. W. Howe, Hamilton; Dr. C. W. Prowd, Vancouver; Hon. J. T. Haig, K.C., J. C. Haig, Winnipeg; Dr. C. N. M. Black, R. M. Willes Chitty, K.C., Toronto; A. R. Goudie, Kitchener.

Chief Executive Officer in Canada.—Herman H. Gray, Hamilton.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash	$ 138,040	Premiums—Ontario (net)	$133,820
Total assets	1,527,976	Premiums—Total business (net)	315,410
Ontario business in force (gross)	3,871,479	Total disbursements to policyholders (net)—In Ontario	30,975
Total business in force (gross)	11,701,049	Total business	111,107

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*See note on page 1.

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.

Chief or General Agent in Ontario.—Tomenson, Saunders, Smith & Garfat, 12 Wellington St. E., Toronto.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	†Premiums—Ontario (net)	Nil
Assets in Canada	$141,447	†Premiums—Canada (net)	Nil
Liabilities in Canada	12,487	†Claims—Ontario (net)	Nil
		†Claims—Canada (net)	Nil

THE WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$ 38,984
Assets in Canada	636,513	Premiums—Canada (net)	351,674
Liabilities in Canada	152,692	Claims—Ontario (net)	7,228
		Claims—Canada (net)	173,196

THE WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$123,897
Assets in Canada	$410,553	Premiums—Canada (net)	195,970
Liabilities in Canada	157,703	Claims—Ontario (net)	53,522
		Claims—Canada (net)	82,303

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.

Chief or General Agent in Ontario.—Geo. McMurrich Sons Ltd., 22 Toronto St., Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—January 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£293,506	Premiums—Ontario (net)	$212,462
Assets in Canada	$1,832,290	Premiums—Canada (net)	615,918
Liabilities in Canada	572,946	Claims—Ontario (net)	128,478
		Claims—Canada (net)	337,032

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Burgar, Toronto.

Chief or General Agent in Ontario.—J. H. Burgar, Federal Bldg., Toronto.

Date of Incorporation.—1872. *Date commenced business in Canada.*—August 20, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	Swiss Frcs. 21,000,000	Premiums—Ontario (net)	$ 860,171
Assets in Canada	$2,300,069	Premiums—Canada (net)	1,652,968
Liabilities in Canada	1,072,349	Claims—Ontario (net)	606,658
		Claims—Canada (net)	1,113,102

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*See note on page 1.
†All business in Canada fully reinsured with the Alliance Assurance Company, Limited.

(B)

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS
II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS
III. OTHER MUTUALS

1. FARMERS' MUTUAL INSURANCE CORPORATIONS

Assets, December 31, 1944

Name of Corporation	Real Estate	Mortgages	Bonds, Debentures and Other Securities	Cash	Cash Payments and Instalments of 1944 Unpaid	Due from Reinsurance on Losses	Interest Due and Accrued	All Other Assets	Total Assets	Net Unassessed Premium Note Residue
FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1. Algoma			30,232 53	6,304 89					36,537 42	59,987 86
2. Amherst Island			15,500 00	408 08					15,908 08	14,184 15
3. Ayr	2,171 75		100,200 01	7,058 17	839 45	2 05	292 70	224 00	111,188 13	192,731 26
4. Bay of Quinte			70,240 00	2,965 06	1,009 25		533 50		74,747 81	406,917 91
5. Bertie and Willoughby			69,839 57	5,493 37	329 58		498 56		76,161 08	156,945 44
6. Blanshard			36,000 00	396 76	641 70				37,038 46	100,342 55
7. Blenheim, North		6,300 00	31,100 00	11,303 35	820 80		323 89	30 00	49,878 04	108,763 55
8. Brant			11,600 00	2,578 55	805 15		23 00		15,006 70	172,904 50
9. Canadian Millers'		1,100 00	342,246 67	8,668 29	162 50		3,314 87		355,492 33	83,645 40
10. Caradoc		1,300 00	28,630 46	3,973 52	58 79		252 91		34,215 68	115,794 74
11. Clinton			38,000 00	10,817 83	667 00		353 15		49,837 98	127,900 23
12. Culross			57,000 00	885 80	846 45		320 00		59,052 25	89,541 45
13. Dereham and West Oxford			10,500 00	4,700 36	707 08		8 00		15,915 44	85,214 81
14. Dorchester, North and South			52,000 00	6,598 95	217 94		284 17		59,101 06	176,317 63
15. Downie			41,200 00	5,200 87	188 70		292 47		46,882 04	126,241 84
16 Dufferin			95,479 54	8,000 51	215 20		693 74	210 70	104,599 69	294,066 76
17. Dumfries, N., and Waterloo, S	3,000 00		43,000 00	2,793 97	1,009 20		395 00		50,198 17	204,556 40
18. Dunwich			64,000 00	2,938 16	392 90		502 50		67,833 56	150,349 61
19. Easthope, South	1,600 00		118,098 19	521 22	221 75		1,227 70	105 00	121,773 86	638,496 42
20. Ekfrid	3,000 00		39,306 62	1,531 11	251 50		422 60		44,511 83	106,155 40
21. Elma	5,760 16	1,400 00	42,867 16	4,720 66	260 29		610 36		55,618 63	146,297 80
22. Eramosa			23,000 00	733 83	585 25				24,319 08	93,537 25
23. Erie			71,000 00	11,038 22	353 15		613 66	25 00	83,030 03	136,603 92
24. Farmers' Central	5,000 00	9,000 00	489,617 00	6,423 60	4,673 81	133 98	3,081 11		517,929 50	1,099,511 61
25. Farmers' Union	6,187 49	5,750 00	280,946 62	15,205 75	2,535 71	78 05	2,335 75	200 65	313,240 02	435,603 35
26. Formosa			113,560 00	11,768 46	458 77		591 30		126,378 53	266,137 93
27. Germania			97,000 00	5,176 00	1,222 04		722 49		104,120 53	267,248 49
28. Glengarry			49,915 92	11,786 64				123 50	61,826 06	206,464 00
29. Grand River			42,858 00	2,203 32	208 24		227 29		45,496 85	94,873 20
30. Grenville Patron	1,868 45	7,585 00	135,500 00	8,730 70	502 68			727 00	154,913 83	379,469 50
31. Grey and Bruce	2,000 00		61,000 00	4,269 74	1,268 51		575 61		69,113 86	208,648 78
32. †Guelph Township										

33. Halton Union		9,800 00	86,000 00	7,436 54	540 45		697 55		104,474 54	311,695 20
34. Hamilton Township	3,500 00		99,905 11	5,937 56	2,344 45		597 16		112,284 28	302,590 74
35. Hay Township			69,579 32	3,228 36	164 70		511 31	320 00	73,803 69	282,256 68
36. Hopewell Creek			10,000 00	8,244 96	64 00				18,308 96	49,665 80
37. Howard	1,900 00		147,801 69	13,651 62	538 15		867 71		164,759 17	301,592 32
38. Howick	1,300 00		173,542 74	9,358 57	514 95		1,231 94		185,948 20	428,281 04
39. Kent and Essex			404,975 21	21,208 34	1,877 15		3,191 65	225 00	431,477 35	728,959 63
40. Lambton	1,200 00		230,000 00	16,494 75	600 20		1,381 23		249,676 18	434,621 28
41. Lanark	7,000 00		233,825 00	18,355 32	1,002 67		1,686 42		261,869 41	449,545 68
42. Lennox and Addington			78,525 00	7,472 38	596 95		342 28	677 90	87,614 51	179,390 47
43. Lobo		5,170 73	59,500 00	489 45					65,160 18	101,316 37
44. London Township			85,519 73	3,997 20	1,352 99		993 48		91,863 40	149,056 41
45. McGillivray			24,500 00	818 68	180 60		259 37		25,758 65	41,128 56
46. McKillop		2,250 00	112,695 87	5,990 49	264 20		1,103 25		122,303 81	228,430 17
47. Maple Leaf		2,650 00	195,000 00	24,998 10	4,179 10		1,647 88		228,475 08	585,301 45
48. Nissouri			91,080 50	8,743 12	874 65		623 40	25 00	101,346 67	429,536 48
49. Norfolk			17,000 00	1,227 75	303 50		123 33		18,654 58	109,412 87
50. North Kent	2,016 72		62,837 50	9,717 81	578 10		647 08		75,797 21	143,584 85
51. Oneida			20,000 00	1,752 47	53 10		119 58	76 50	22,001 65	36,600 64
52. Ontario Threshermen's			52,670 00	4,027 23	375 60		513 13		57,585 96	70,295 75
53. Otter			113,197 50	958 18	99[illegible] 60		1,036 87		116,191 15	238,471 08
54. Peel County		8,850 00	291,960 00	20,516 46	2,045 90		1,719 40		325,091 76	827,983 11
55. Peel and Maryborough	2,000 00		109,000 00	9,135 17	2,138 80		1,019 69		123,293 66	278,974 68
56. Prescott			6,200 00	9,097 15	178 68	175 40	58 00		15,709 23	61,295 67
57. Puslinch			10,000 00	1,831 15	229 88		65 00		12,126 03	44,085 63
58. Saltfleet and Binbrook			21,200 37	4,160 42	539 78			200 00	26,100 57	68,167 03
59. Southwold			22,000 00	1,005 60	187 11		97 71		23,290 42	97,296 25
60. Townsend			13,595 10	3,448 41	16 35		32 50		17,092 36	97,651 45
61. Usborne and Hibbert			97,500 00	8,758 70	534 95		773 65		107,567 30	444,682 15
62. Walpole	2,500 00	7,379 90	52,419 47	4,010 01	270 65		571 95		67,151 98	82,552 01
63. Waterloo, North	17,500 00	99,450 00	385,000 00	1,006 29	3,930 99		5,866 52		512,753 80	1,025,539 78
64. Wawanosh, West	2,500 00		109,076 00	10,431 73	782 00		650 92		123,440 65	436,186 30
65. Westminster			34,222 07	4,860 19	66 25		558 98		39,707 49	120,337 92
66. Williams, East			30,500 00	4,612 80	767 82		244 28		36,124 90	108,843 25
67. Yarmouth			20,940 00	5,359 28	217 40		157 18		26,673 86	94,621 02
TOTALS	72,004 57	167,985 63	6,273,206 47	437,537 98	50,764 06	389 48	48,286 73	3,170 25	7,053,345 17	6,135,403 46
WEATHER										
1. Ontario Farmers'	5,163 83		47,325 87	5,293 25	752 46		247 70		58,784 11	222,553 10
2. Western Farmers'†			364,262 50	18,911 62	1,571 68		2,535 41	124 89	387,406 10	252,513 70
TOTALS	5,163 83		411,589 37	24,204 87	2,324 14		2,783 11	124 89	446,190 21	475,066 80

†Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1 1944.

1. FARMERS' MUTUAL INSURANCE CORPORATIONS (*Cont'd*)

Liabilities and Surplus, December 31, 1944

Name of Corporation	Losses: Adjusted, Not Yet Paid	Losses: Reported, Not Yet Adjusted	Losses: Claims Resisted	Borrowed Money, Including Accrued Interest	Unearned Premiums (at 80%)	Provision for Refunds from Surplus	Other Liabilities	Total Liabilities	Surplus	Total	Number of Policies in Force	Net Amount at Risk
FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$
1. Algoma	....	....	....	....	14,132 41	....	....	14,132 41	22,405 01	36,537 42	1,672	3,071,025
2. Amherst Island	....	....	....	....	883 15	....	....	883 15	15,024 93	15,908 08	276	418,075
3. Ayr	....	35 00	....	....	10,478 70	2,288 91	328 18	13,130 79	98,057 34	111,188 13	2,880	10,583,944
4. Bay of Quinte	....	....	....	....	25,568 67	....	494 24	26,062 91	48,684 90	74,747 81	5,699	17,093,776
5. Bertie and Willoughby	....	....	....	....	13,271 28	....	....	13,271 28	62,889 80	76,161 08	1,960	5,860,822
6. Blanshard	....	....	....	700 00	4,065 55	....	....	4,765 55	32,272 91	37,038 46	1,915	3,826,024
7. Blenheim, North	....	....	....	....	6,334 18	....	....	6,334 18	43,543 86	49,878 04	1,970	5,641,046
8. Brant	....	....	....	....	8,089 88	....	54 10	8,143 98	6,862 72	15,006 70	2,121	6,925,118
9. Canadian Millers'	....	....	....	....	11,456 75	....	1,495 45	12,952 20	342,540 13	355,492 33	355	1,419,100
10. Caradoc	....	....	....	....	4,599 07	....	....	4,599 07	29,616 61	34,215 68	1,189	4,639,480
11. Clinton	....	....	....	....	12,421 67	....	....	12,421 67	37,416 31	49,837 98	1,688	5,532,611
12. Culross	....	....	....	3,011 25	5,122 05	....	....	8,133 30	50,918 95	59,052 25	1,426	4,635,858
13. Dereham and W. Oxford	....	....	....	....	7,574 62	....	....	7,574 62	8,340 82	15,915 44	1,880	4,108,972
14. Dorchester, N. and S.	....	....	....	....	11,926 79	....	....	11,926 79	47,174 27	59,101 06	2,691	7,533,378
15. Downie	....	15 00	....	....	4,797 23	....	275 55	5,087 78	41,794 26	46,882 04	1,547	5,363,390
16. Dufferin	....	80 00	....	....	16,451 67	....	500 44	17,032 11	87,567 58	104,599 69	3,429	12,759,494
17. Dumfries, N., Waterloo, S.	....	....	....	....	12,535 36	....	....	12,535 36	37,662 81	50,198 17	2,800	9,810,997
18. Dunwich	275 00	....	....	....	6,697 85	....	....	6,972 85	60,860 71	67,833 56	1,464	6,305,292
19. Easthope, South	....	700 00	....	....	12,284 31	....	120 40	13,104 71	108,669 15	121,773 86	2,636	16,301,403
20. Ekfrid	....	....	....	....	5,627 75	....	....	5,627 75	38,884 08	44,511 83	1,523	5,456,025
21. Elma	....	1,535 00	....	2,500 00	6,869 06	....	133 15	11,037 21	44,581 42	55,618 63	1,660	5,977,905
22. Eramosa	....	....	....	....	3,357 43	....	....	3,357 43	20,961 65	24,319 08	1,122	2,472,670
23. Erie	....	....	....	....	3,365 55	....	....	3,365 55	79,664 48	83,030 03	1,341	4,841,625
24. Farmers' Central	1,750 00	1,450 00	....	....	104,328 73	....	154 17	107,682 90	410,246 60	517,929 50	15,797	46,509,053
25. Farmers' Union	....	35 00	....	....	43,737 74	....	390 97	44,163 71	269,076 31	313,240 02	7,780	20,066,962
26. Formosa	....	....	....	....	14,016 59	....	....	14,016 59	112,361 94	126,378 53	3,740	10,070,340
27. Germania	....	....	....	....	16,416 73	....	....	16,416 73	87,703 80	104,120 53	4,032	10,647,103
28. Glengarry	....	....	....	....	39,858 92	....	....	39,858 92	21,967 14	61,826 06	4,160	9,789,200
29. Grand River	....	....	....	....	7,574 80	....	56 19	7,630 99	37,865 86	45,496 85	1,185	4,037,728
30. Grenville Patron	....	....	....	....	42,685 05	....	....	42,685 05	112,228 78	154,913 83	5,386	17,435,580
31. Grey and Bruce	....	....	....	....	9,507 93	....	....	9,507 93	59,605 93	69,113 86	3,646	7,709 525
32. †Guelph Township	....	....	....	....	....	....	....	....	....	....		

33.	Halton Union	675 00				29,198 79			29,873 79	74,600 75	104,474 54	3,258	10,877,415
34.	Hamilton Township					42,818 44			42,818 44	69,465 84	112,284 28	5,079	12,375,419
35.	Hay Township					6,413 54			6,413 54	67,390 15	73,803 69	2,220	10,608,195
36.	Hopewell Creek		50 00			1,758 32			1,808 32	16,500 64	18,308 96	623	1,850,101
37.	Howard					23,358 88			23,358 88	141,400 29	164,759 17	3,354	12,898 540
38.	Howick	500 00				19,885 67			20,385 67	165,562 53	185,948 20	5,348	17,172,557
39.	Kent and Essex	425 00	250 00			104,642 20			105,317 20	326,160 15	431,477 35	10,405	32,375,689
40.	Lambton		337 70			56,511 54			56,849 24	192,826 94	249,676 18	6,784	20,382,874
41.	Lanark	1,062 65	107 60			40,800 26	8,728 25		50,698 76	211,170 65	261,869 41	7,204	20,972,386
42.	Lennox and Addington					13,704 83		108 10	13,812 93	73,801 58	87,614 51	2,263	7,791,315
43.	Lobo					10,940 10			10,940 10	54,220 08	65,160 18	1,068	4,231,157
44.	London Township					15,586 22			15,586 22	76,277 18	91,863 40	1,863	6,240,377
45.	McGillivray					4,446 58			4,446 58	21,312 07	25,758 65	698	1,816,656
46.	McKillop					7,005 22		50 60	7,055 82	115,247 99	122,303 81	2,497	8,545,533
47.	Maple Leaf	1,971 99	2,375 00			78,095 98			82,442 97	146,032 11	228,475 08	9,350	22,148,385
48.	Nissouri					17,396 08		435 97	17,832 05	83,514 62	101,346 67	3,714	16,127,580
49.	Norfolk				1,500 00	7,065 98			8,565 98	10,088 60	18,654 58	1,483	4,224,369
50.	North Kent					19,228 94			19,228 94	56,568 27	75,797 21	2,425	7,257,967
51.	Oneida					2,216 08		7 19	2,223 27	19,778 38	22,001 65	456	1,408,964
52.	Ontario Threshermen's		370 00			6,622 46			6,992 46	50,593 50	57,585 96	1,302	889,945
53.	Otter		25 00	200 00	2,514 63	13,056 50	572 30		16,368 43	99,822 72	116,191 15	2,736	9,917 266
54.	Peel County					72,637 58		96 00	72,733 58	252,358 18	325,091 76	10,353	30,039,339
55.	Peel and Maryborough					17,639 76	6,264 85		23,904 61	99,389 05	123,293 66	4,374	13,913,315
56.	Prescott	1,129 93				12,178 20		154 96	13,463 09	2,246 14	15,709 23	2,168	3,673,213
57.	Puslinch					1,901 69			1,901 69	10,224 34	12,126 03	725	1,742,967
58.	Saltfleet and Binbrook		125 00			9,030 72			9,155 72	16,944 85	26,100 57	1,001	3,011,794
59.	Southwold	2,000 00				3,645 48			5,645 48	17,644 94	23,290 42	1,137	3,776,425
60.	Townsend					6,511 59			6,511 59	10,580 77	17,092 36	1,042	3,719,354
61.	Usborne and Hibbert					10,141 47			10,141 47	97,425 83	107,567 30	3,514	16,494,795
62.	Walpole					5,210 08			5,210 08	61,941 90	67,151 98	821	3,693,939
63.	Waterloo, North	3,280 00	900 00			62,564 36	11,932 22		78,676 58	434,077 22	512,753 80	13,357	53,768,520
64.	Wawanosh, West		108 30			14,112 25			14,220 55	109,220 10	123,440 65	4,445	14,112,243
65.	Westminster		54 00			1,290 86		42 25	1,387 11	38,320 38	39,707 49	1,535	4,864,698
66.	Williams, East		100 00			7,210 45			7,310 45	28,814 45	36,124 90	1,710	4,538,729
67.	Yarmouth					6,187 90			6,187 90	20,485 96	26,673 86	1,182	3,686,736
	TOTALS	*13,069 57	8,652 60	200 00	10,225 88	1,237,052 47	29,786 53	4,897 91	1,303,884 96	5,749,460 21	7,053,345 17	212,464	667,992,278
	WEATHER												
1.	Ontario Farmers'					23,387 70		400 00	23,787 70	34,996 41	58,784 11	5,484	13,423,910
2.	Western Farmers'	41 50	431 30		25,000 00	86,406 50		392 92	112,272 22	275,133 88	387,406 10	14,188	45,465,635
	TOTALS	41 50	431 30		25,000 00	109,794 20		792 92	136,059 92	310,130 29	446,190 21	19,672	58,889,545

†Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1, 1944

*Includes $5,000.00 of contingent liability for losses under Rebuilding Clause

1. FARMERS' MUTUAL INSURANCE CORPORATIONS (*Cont'd*)

Cash Receipts for the Year Ending December 31, 1944

	Name of Corporation	Application and Survey Fees	Cash Payments and Instalments Due in 1944	Reinsurance Premiums Due in 1944	Cash Payments, Instalments Due in Prior Years	Extra Premiums, Reinsur'ce Rebates, Endorsement and Transfer Fees	Interest	Reinsurance on Losses	Other Cash Receipts	Total Cash Receipts	Borrowed Money	Realization of Investments
	FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1.	Algoma	853 50	14,321 01				814 86		38 30	16,027 67		
2.	Amherst Island		658 95			11 00	524 45		356 09	1,550 49		2,000 00
3.	Ayr		23,054 80	4,754 15	1,047 40		2,784 50	308 33	472 00	32,421 18		299 39
4.	Bay of Quinte		54,277 91	1,477 45	1,092 75	77 25	2,201 50	52 50	39 50	59,218 86		
5.	Bertie and Willoughby		17,094 13	1,817 73	232 79	48 29	2,345 45			21,538 39		8,000 00
6.	Blanshard		6,449 15	2,487 00	410 00	99 15	1,228 64	645 45		11,319 39		4,000 00
7.	Blenheim, North		12,545 30	2,961 22	732 80	57 50	1,459 67	1,831 62	10 50	19,598 61		950 00
8.	Brant		21,441 80	2,926 04	690 85	215 82	506 60	539 88	455 60	26,776 59		8,000 00
9.	Canadian Millers'		28,391 87				13,962 78		44 00	42,398 65		43,345 12
10.	Caradoc		11,813 85	1,160 52	73 76	57 45	966 62			14,072 20		4,326 14
11.	Clinton		18,103 25	355 86	365 45		1,022 78		8 25	19,855 59		
12.	Culross		10,388 65	1,206 10	779 50		1,656 10	340 74	736 56	15,107 65	3,000 00	11,100 00
13.	Dereham and West Oxford		9,717 69	5,073 84	455 06	265 47	458 67	5,587 53	35 00	21,593 26	1,000 00	997 48
14.	Dorchester, North and South		22,828 77	4,350 12	11 45	384 44	1,355 53	4,326 37	243 15	33,499 83		
15.	Downie		9,324 23	2,833 43	59 80	137 27	1,347 57	3,264 82	550 51	17,517 63		4,000 00
16.	Dufferin		37,274 16	2,468 51	113 16	628 07	3,144 20	1,620 63	762 67	46,011 40		15,280 77
17.	Dumfries, North, and Waterloo, South		24,003 35	6,235 54	766 00	820 09	1,108 33	1,237 18	3,421 23	37.591 72		9,500 00
18.	Dunwich		13,286 10	2,241 51	299 36		2,155 29		1,189 35	19,171 61		19,000 00
19.	Easthope, South		35,934 91	159 60	229 10	719 61	4,633 46	216 51	229 90	42.123 09		11,000 00
20.	Ekfrid		13,588 75	628 48	110 91		1,101 15			15,429 29	2,000 00	373 76
21.	Elma		17,686 34	1,932 30	253 68	164 00	1,681 54	951 74	744 65	23,414 25		11,752 60
22.	Eramosa		5,833 25	2,180 90	479 20	3 20	632 34	791 10		9,919 99		
23.	Erie		10,363 56	1,317 47	262 89	78 14	2,470 07		634 22	15,126 35		5,000 00
24.	Farmers' Central		130,641 24	18,133 29	1,799 12	2,048 96	14,974 34	11,944 01	255 42	179,796 38		7,000 00
25.	Farmers' Union		64,488 14	10,639 28	1.510 86	307 91	8,781 57	3,048 28	2,535 42	91,311 46		60,994 75
26.	Formosa		25,394 57	6,627 28	451 27	113 25	3,495 28	2,141 09	41 00	38,263 74		10,500 00
27.	Germania		22,113 91	6,765 88	1,312 50	145 39	3,081 78	1,012 03	125 16	34,556 65		
28	Glengarry		35,211 00	2,047 00			1,541 20	1,200 00	40 00	40,039 20		4,277 18
29.	Grand River		10,826 52	713 34	110 41	4 00	1,087 50		56 19	12,797 96		
30.	Grenville Patron		60,826 62		283 16	40 00	4,018 92		576 90	65,745 60		11,305 00
31.	Grey and Bruce		19,001 45	3,210 05	1,026 75	190 79	1,588 36	6,291 17	12 14	31.320 71		

32.	†Guelph Township	....	904 70	23 36	198 40	2 47	27 41			1,156 34		
33.	Halton Union	268 00	36,155 35	3,461 00	348 65	361 65	2,629 66	4,525 40	780 75	48,530 46		25,315 00
34.	Hamilton Township	......	36,302 94	5,861 25	2,172 94	97 55	3,058 17	280 29	15 50	47,788 64	....	3,167 26
35.	Hay Township	98 40	15,869 15	....	116 40	....	2,510 32	....	542 19	19,136 46	3,000 00	10,075 18
36.	Hopewell Creek	...	4,708 63	362 55	37 55	....	407 29	777 30	15 30	6,308 62	....	....
37.	Howard	....	39,632 80	6,322 33	477 80	499 90	4,500 09	3,166 80	124 00	54,723 72	....	16,083 69
38.	Howick	....	40,771 05	4,834 78	422 92	362 61	5,549 91	4,989 77	1,832 15	58,763 19	....	35,000 00
39.	Kent and Essex	....	101,030 18	7,796 19	2,069 95	1,553 34	12,605 05	5,676 00	585 79	131,316 50	....	19,410 50
40.	Lambton	....	51,216 95	7,053 19	832 95	211 70	7,625 18	1,056 45	1,274 25	69,270 67		31,350 00
41.	Lanark	....	87,282 57	2,072 84	539 29	132 21	6,648 52	1,467 60	1,287 23	99,430 26	.	.....
42.	Lennox and Addington	....	25,646 62	1,141 32	864 85	9 90	2,197 77	1,155 90	770 37	31,786 73	.	12,400 00
43.	Lobo	...	9,781 45	642 60	....	3 00	1,666 21	689 00	...	12,782 26	.	4,679 27
44.	London Township	.	12,240 76	579 04	1,818 60	42 75	3,016 10	2,175 00	..	19,872 25		8,459 98
45.	McGillivray	.	3,274 11	515 28	294 60	....	775 12	....		4,859 11	..	1,000 00
46.	McKillop	5 00	17,985 85	1,266 78	439 22	12 80	3,755 20	1,326 03	904 60	25,695 48	.	21,266 59
47.	Maple Leaf	.	74,895 90	16,399 44	4,628 00	569 75	6,592 76	21,345 05	465 00	124,895 90	.	18,100 58
48.	Nissouri	..	34,150 62	4,154 39	489 94	29 65	3,525 48	670 01	348 13	43,368 22	.	...
49.	Norfolk	..	13,558 55	1,093 21	142 60	79 86	822 83	....	42 50	15,739 55	1,500 00	5,000 00
50.	North Kent	...	22,958 90	7,479 77	619 30	24 50	1,705 00	2,745 40	15 00	35,547 87		.....
51.	Oneida	...	4,749 94	685 61	50 55	26 34	575 52	17 64	131 00	6,236 60		2,000 00
52.	Ontario Threshermen's	....	16,180 55	362 20	247 02	....	1,404 12	...	166 78	18,360 67	.	.
53.	Otter	..	29,926 68	2,352 97	935 55	666 36	3,806 65	1,623 03	44 60	39,355 84	2,500 00	2,988 75
54.	Peel County	.....	81,984 45	14,047 42	1,521 15	656 50	8,663 72	8,564 85	144 0	115,582 09		1,300 00
55.	Peel and Maryborough	.....	32,130 43	6,314 90	1,682 45	685 66	2,986 51	2,660 78	14 82	45,475 55	.	15,000 00
56.	Prescott		14,410 21	3,575 00	1,217 11	42 88	61 60	1,407 94	124 19	20,838 93		.
57.	Puslinch	..	5,309 15	1,346 01	303 87	70 87	236 40	288 35	120 00	7,674 65	..	3,000 00
58.	Saltfleet and Binbrook	.	7,789 95	865 31	407 21	....	881 07	55 53	636 70	10,635 77		15,000 00
59.	Southwold	.....	9,682 06	1,804 51	169 76	237 96	762 73	2,135 69	473 75	15,266 46		14,845 00
60.	Townsend	...	12,631 40	619 24	7 35	7 85	527 83	....	425 00	14,218 67		7,000 00
61.	Usborne and Hibbert	...	24,818 75	....	439 90	54 15	3,191 70	....	......	28,504 50	.	.
62.	Walpole	...	10,433 45	563 06	187 05	....	1,950 52	800 00	7 80	13,941 88		8,555 03
63.	Waterloo, North	....	125,199 03	7,580 34	2,637 50	1,371 10	15,099 09	817 49	3,284 25	155,988 8	10,000 00	45,700 00
64	Wawanosh, West	....	33,706 31	2,085 89	255 13	....	3,200 56	976 20	293 75	40,517 84	...	5,000 00
65.	Westminster	....	12,564 76	2,268 65	....	107 48	1,500 37	798 76	1,647 85	18,887 87	....	6,619 26
66.	Williams, East	....	13,888 18	290 69	284 55	76 44	957 57	579 00	123 40	16,199 83		4,000 00
67.	Yarmouth	....	12,165 74	1,711 69	46 70	58 41	693 53	1,001 43	....	15,677 50	.....	......
	TOTALS	1,224 90	1,862,823 35	214,236 70	41,866 79	14,672 69	204,248 61	121,123 67	30,254 36	2,490,451 07	23,000 00	595,318 28
	WEATHER											
1.	Ontario Farmers'	....	21,718 09	....	302 97	33 05	1,174 80	....	157 88	23,386 79		...
2.	Western Farmers'	....	81,133 03	....	821 37	61 34	9,466 47	....	750 00	92,232 21	.	145,000 00
	TOTALS	....	102,851 12	....	1,124 34	94 39	10,641 27	....	907 88	115,619 00	.....	145,000 00

†Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1, 1944

1. FARMERS' MUTUAL INSURANCE CORPORATIONS (*Concl'd*)

Cash Disbursements for the Year Ending December 31, 1944

Name of Corporation	Expenses of Management					Losses	Re-insurance Premiums	Rebates and Returned Premiums	Other Cash Disbursements	Total Cash Disbursements	Borrowed Money Repaid	Invested
	Agents' Commissions, Fees	Salaries, Directors' and Auditors' Fees	License Fees	Sundry	Total Expenses of Management							
FIRE	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1. Algoma	1,460 55	1,743 00	50 00	505 52	3,759 07	4,970 53	865 00	292 18	32 05	9,919 13		5,000 00
2. Amherst Island	66 93	209 00	25 00	59 29	360 22					360 22		3,000 00
3. Ayr	1,330 75	1,449 00	100 00	1,465 48	4,345 23	18,223 22	2,116 70	*2,107 70	72 25	26,865 10		13,000 00
4. Bay of Quinte	7,146 72	4,411 95	100 00	2,741 11	14,399 78	38,312 23	1,802 77	1,349 53	960 00	56,824 31		3,000 00
5. Bertie and Willoughby	1,322 44	1,344 80	75 00	590 88	3,333 12	7,151 71	1,418 79	219 74		12,123 36		13,000 00
6. Blanshard	682 00	692 00	50 00	553 93	1,977 93	6,872 08	1,964 65	242 03	200 00	11,256 69	3,300 00	4,000 00
7. Blenheim, North	750 50	1,435 30	75 00	869 88	3,130 68	14,107 83	2,034 21	221 30	259 00	19,753 02		6,000 00
8. Brant	1,161 00	1,375 00	75 00	1,163 48	3,774 48	23,712 56	3,644 86	657 15	428 81	32,217 86		4,600 00
9. Canadian Millers'	5 00	6,171 95	50 00	1,949 91	8,176 86	29,134 65		*12,932 69	2,976 22	53,220 42		35,000 00
10. Caradoc	498 75	1,202 10	50 00	527 09	2,277 94	4,341 50	1,020 98	447 59	450 00	8,538 01		7,000 00
11. Clinton	1,404 25	1,146 00	75 00	384 04	3,009 29	6,477 03	371 83	362 10		10,220 25		4,000 00
12. Culross	759 00	830 95	50 00	966 85	2,606 80	4,632 82	1,515 39	126 82		8,881 83	2,700 00	18,000 00
13. Dereham and West Oxford	442 83	1,095 00	75 00	672 37	2,285 20	19,420 37	4,137 20	443 99		26,286 76	1,000 00	1,000 00
14. Dorchester, North and South	1,315 00	1,279 40	75 00	1,200 18	3,869 58	16,126 00	4,641 29	913 62	297 80	25,848 29		7,000 00
15. Downie		1,068 00	75 00	686 38	1,829 38	12,132 12	1,909 02	193 78	3 46	16,067 76		8,000 00
16. Dufferin	2,050 00	2,264 20	100 00	1,893 04	6,307 24	34,238 28	2,994 48	*6,957 53	612 98	51,110 51		15,000 00
17. Dumfries, N., and Waterloo, S.		3,299 00	75 00	2,240 16	5,614 16	14,559 86	2,952 74	1,290 95	743 93	25,161 64		20,500 00
18. Dunwich	464 00	984 00	75 00	774 72	2,297 72	7,817 13	1,296 07	188 72	86 40	11,686 04	2,000 00	23,000 00
19. Easthope, South	1,512 50	1,912 50	100 00	1,583 24	5,108 24	29,232 88	5,860 55	*692 94	1,243 56	42,138 17		15,000 00
20. Ekfrid	714 50	945 00	75 00	951 42	2,685 92	7,498 42	539 75	233 79	450 00	11,407 88	2,800 00	3,000 00
21. Elma	691 50	1,604 75	75 00	1,008 15	3,379 40	13,408 05	2,320 15	417 53	250 00	19,775 13	3,500 00	11,000 00
22. Eramosa	343 50	760 60	50 00	407 34	1,561 44	5,618 15	1,568 40	363 30		9,111 29		3,000 00
23. Erie	734 00	1,216 80	75 00	469 72	2,495 52	1,597 90	1,753 73	129 37	358 66	6,335 18		7,000 00
24. Farmers' Central	7,551 76	7,195 48	250 00	5,752 32	20,749 56	102,482 69	20,084 54	1,677 73	555 59	145,550 11		59,993 75
25. Farmers' Union	5,258 50	6,178 72	150 00	4,830 12	16,417 34	27,238 77	9,674 27	*52,387 40	392 57	106,110 35		50,000 00
26. Formosa	2,394 99	2,033 00	100 00	1,679 63	6,207 62	13,952 36	6,997 58	463 59	370 56	27,991 71		20,000 00
27. Germania	1,757 00	2,363 00	100 00	1,628 49	5,848 49	24,295 28	3,044 18	668 62	1,000 00	31,856 57		10,000 00
28. Glengarry	2,189 00	2,055 20	100 00	886 70	5,230 90	16,934 68	3,575 00	601 12		26,341 70		9,000 00
29. Grand River	908 00	1,174 00	50 00	424 45	2,556 45	3,677 87	705 00	297 20	87 50	7,324 02		7,000 00
30 Grenville Patron	3,540 23	4,030 92	100 00	1,873 70	9,544 85	50,994 32		961 63	108 60	61,609 40		20,500 00
31 Grey and Bruce	1,635 79	1,914 90	75 00	1,994 57	5,620 26	18,288 96	4,124 45	417 16	286 85	28,767 68		3,000 00

32. †Guelph Township	118 50	310 00	....	163 07	591 57	4 50	52 64	14 08	.....	662 79	....	1,000 00
33. Halton Union	2,440 50	2,423 53	100 00	1,854 14	6,818 17	22,849 48	6,391 60	1,257 35	125 00	37,441 60		35,000 00
34. Hamilton Township	4,073 00	2,760 00	100 00	1,878 70	8,811 70	21,943 85	4,436 80	1,612 14	816 53	37,621 02		12,000 00
35. Hay Township	828 10	1,124 20	75 00	1,319 57	3,346 87	13,123 28	....	40 15	1,165 00	17,675 30	6,000 00	8,000 00
36. Hopewell Creek	260 75	479 40	50 00	199 99	990 14	7,925 65	736 83	43 15	....	9,695 77	....	....
37. Howard	1,790 94	2,532 70	100 00	1,418 20	5,841 84	15,385 87	6,091 96	1,516 95	687 73	29,524 35		35,000 00
38. Howick	2,796 70	3,753 19	100 00	2,372 23	9,022 12	29,790 88	5,562 81	890 88	584 55	45,851 24		48,000 00
39. Kent and Essex	10,364 54	6,422 32	200 00	3,675 58	20,662 44	56,241 88	14,420 35	3,942 91	2,172 38	97,439 96		50,000 00
40. Lambton	3,602 00	3,025 00	150 00	3,187 49	9,964 49	38,583 01	5,229 88	1,348 77	165 50	55,291 65		45,000 00
41. Lanark	7,978 50	6,609 17	150 00	4,862 99	19,600 66	50,205 73	3,224 77	599 36	1,663 25	75,293 77		25,000 00
42. Lennox and Addington	3,888 32	2,034 90	75 00	1,085 48	7,083 70	14,220 57	1,136 05	725 79	670 00	23,836 11		20,000 00
43. Lobo	728 00	1,095 30	50 00	437 80	2,311 10	12,085 27	388 20	229 22	200 00	15,213 79		4,000 00
44. London Township	886 50	1,037 00	75 00	416 59	2,415 09	14,449 27	707 74	464 65	229 26	18,266 01		10,000 00
45. McGillivray	229 00	474 00	50 00	146 65	899 65	2,443 85	114 30	292 55	25 00	3,775 35		2,000 00
46. McKillop	696 30	2,021 60	75 00	1,033 93	3,826 83	13,044 58	2,618 97	238 44	813 40	20,572 22		26,000 00
47. Maple Leaf	11,491 55	5,961 75	150 00	4,099 06	21,702 36	62,243 70	20,151 30	2,807 24	2,615 00	109,519 60		15,000 00
48. Nissouri	1,833 00	1,504 00	100 00	1,555 58	4,992 58	23,571 42	2,297 89	523 00	10 00	31,394 89		6,000 00
49. Norfolk	1,370 25	1,381 10	50 00	927 86	3,729 21	5,008 17	728 38	326 09	186 06	9,977 91		13,000 00
50. North Kent	1,350 00	1,626 50	75 00	892 17	3,943 67	22,514 42	3,302 34	701 40		30,461 83		6,000 00
51. Oneida	280 75	524 20	50 00	181 51	1,036 46	3,155 02	1,059 06	52 28	152 38	5,455 20		3,000 00
52. Ontario Threshermen's	3,913 30	2,794 98	25 00	1,760 11	8,493 39	4,389 06	....	217 75		13,100 20		6,000 00
53. Otter	1,422 00	2,584 40	100 00	1,663 47	5,769 87	28,148 00	2,863 43	*5,547 55	863 68	43,192 53		5,000 00
54. Peel County	7,252 50	5,751 30	200 00	4,339 75	17,543 55	61,409 22	14,214 15	1,341 75	2,189 00	96,697 67		25,000 00
55. Peel and Maryborough	1,776 35	2,438 20	100 00	1,963 88	6,278 43	30,914 32	4,990 95	1,038 91	783 96	44,006 57		15,000 00
56. Prescott	865 00	2,427 45	50 00	1,433 11	4,775 56	7,008 10	2,047 00	253 90		14,084 56		4,000 00
57. Puslinch	....	943 50	50 00	362 18	1,355 68	827 76	1,760 19	386 88		4,330 51		5,000 00
58. Saltfleet and Binbrook	616 50	1,111 60	50 00	481 73	2,259 83	6,992 48	780 69	142 77	250 00	10,425 77		15,500 00
59. Southwold	684 50	1,005 00	50 00	577 31	2,316 81	13,374 52	2,378 27	392 85	809 78	19,272 23		12,000 00
60. Townsend	787 50	1,021 40	50 00	311 48	2,170 38	8,680 60	901 55	380 70	213 30	12,346 53		5,987 50
61. Usborne and Hibbert	1,639 50	1,492 00	100 00	1,484 29	4,715 79	10,865 05	....	172 90	200 00	15,953 74		10,000 00
62. Walpole	612 50	1,615 00	50 00	608 48	2,885 98	5,242 10	189 80	119 45	67 50	8,504 83		11,000 00
63. Waterloo, North	8,978 00	6,885 76	300 00	6,797 17	22,960 93	66,914 38	5,550 15	*11,415 23	395 00	107,235 69	25,000 00	80,000 00
64. Wawanosh, West	1,776 00	1,905 00	100 00	1,674 74	5,455 74	18,370 86	1,266 78	466 65	280 20	25,840 23		14,000 00
65. Westminster	497 00	1,543 00	75 00	748 91	2,863 91	12,959 82	1,962 17	946 46	90 00	18,822 36		4,000 00
66. Williams, East	834 00	857 00	50 00	792 60	2,533 60	10,436 78	515 28	492 54	55 00	14,033 20		7,000 00
67. Yarmouth	392 00	815 00	50 00	436 91	1,693 91	8,338 17	2,420 19	524 51	174 00	13,150 78		....
TOTALS	139,144 84	147,675 97	5,725 00	99,878 87	392,424 68	1,301,111 87	215,426 05	*129,756 30	‡30,909 25	2,069,628 15	46,300 00	992,081 25
WEATHER												
1. Ontario Farmers'	4,372 45	2,398 28	100 00	1,480 14	8,350 87	3,099 72	......	154 67	114 05	11,719 31		13,193 83
2. Western Farmers'	20,975 04	5,945 19	200 00	4,561 53	31,681 76	30,600 52	....	592 39	1,129 00	64,003 67		173,512 50
TOTALS	25,347 49	8,343 47	300 00	6,041 67	40,032 63	33,700 24	....	747 06	1,243 05	75,722 98	...	186 706 33

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†Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1, 1944.

*Includes "Refunds from Surplus" (totalling $79,486.34 in all refunding companies).

‡Includes "Fire Prevention Expense" ($11,865.97); "Donations to Patriotic and Charitable Funds" ($16,275.50); "Sundry" ($2,767.78)

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1860. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$10,255,101	Premiums—Ontario (net)	$24,838
Total liabilities	4,532,280	Premiums—Canada (net)	37,649
		Claims—Ontario (net)	25,154
		Claims—Canada (net)	24,880

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY*

(Including business of Merchants Mutual Fire Insurance Company)

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Robt. C. Mold, Toronto.
Date Organized.—1868. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$10,104,954	Premiums—Ontario (net)	$38,390
Total liabilities	5,269,861	Premiums—Canada (net)	69,462
		Claims—Ontario (net)	33,864
		Claims—Canada (net)	34,109

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

(Including business of the Paper Mill Mutual Insurance Company)

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1850. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$12,001,928	Premiums—Ontario (net)	$34,304
Total liabilities	6,238,542	Premiums—Canada (net)	57,105
		Claims—Ontario (net)	33,029
		Claims—Canada (net)	34,803

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1875. *Date commenced business in Canada.*—1927.

		PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total assets	$7,431,630	Premiums—Ontario (net)	$19,603
Total liabilities	3,179,363	Premiums—Canada (net)	32,027
		Claims—Ontario (net)	10,332
		Claims—Canada (net)	11,453

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*See note on page 1.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, FALL RIVER, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1870. *Date commenced business in Canada.*—1927.

Total assets	$3,399,910
Total liabilities	1,626,144

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 8,836
Premiums—Canada (net)	14,709
Claims—Ontario (net)	8,507
Claims—Canada (net)	8,961

FIREMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1854. *Date commenced business in Canada.*—1927.

Total assets	$11,881,687
Total liabilities	7,849,395

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$84,191
Premiums—Canada (net)	97,987
Claims—Ontario (net)	32,091
Claims—Canada (net)	32,253

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1835. *Date commenced business in Canada.*—1927.

Total assets	$32,428,666
Total liabilities	15,213,978

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 94,639
Premiums—Canada (net)	158,117
Claims—Ontario (net)	76,261
Claims—Canada (net)	67,384

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.
Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1880. *Date commenced business in Canada.*—1927

Total assets	$3,294,031
Total liabilities	1,695,978

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$14,524
Premiums—Canada (net)	25,818
Claims—Ontario (net)	9,153
Claims—Canada (net)	9,714

PROTECTION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1887. *Date commenced business in Canada.*—1927.

Total assets	$4,148,179
Total liabilities	2,262,066

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,281
Premiums—Canada (net)	10,458
Claims—Ontario (net)	8,880
Claims—Canada (net)	7,830

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*See note on page 1.

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1873. *Date commenced business in Canada.*—1927.

Total assets	$4,637,287
Total liabilities	2,359,275

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$16,465
Premiums—Canada (net)	25,458
Claims—Ontario (net)	11,993
Claims—Canada (net)	12,433

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.
Date Organized.—1855. *Date commenced business in Canada.*—1927.

Total assets	$3,087,909
Total liabilities	1,635,812

PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 8,836
Premiums—Canada (net)	14,709
Claims—Ontario (net)	8,507
Claims—Canada (net)	8,964

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*See note on page 1

III. OTHER MUTUALS

THE CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald S. Miller, Toronto.
Chief or General Agent in Ontario.—Donald S. Miller, 302 Victory Bldg., Toronto.
Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$328,931	Premiums—Ontario (net)	$ 52,600
Liabilities in Canada	145,052	Premiums—Canada (net)	128,951
		Claims—Ontario (net)	42,358
		Claims—Canada (net)	177,931

CUNA MUTUAL INSURANCE SOCIETY*

HEAD OFFICE, MADISON, WIS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—C. Gordon Smith, Hamilton.
Chief or General Agent in Ontario.—C. Gordon Smith, 13–21 King William St., Hamilton.
Date of Incorporation.—May 20, 1935. *Date commenced business in Canada.*—Nov. 1, 1942.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$135,395	Premiums—Ontario (net)	$18,008
Liabilities in Canada	37,126	Premiums—Canada (net)	58,281
		Claims—Ontario (net)	6,881
		Claims—Canada (net)	25,754

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Wilson, Toronto.
Chief or General Agent in Ontario.—R. F. Wilson, 55 York St., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$577,634	Premiums—Ontario (net)	$189,939
Liabilities in Canada	302,978	Premiums—Canada (net)	407,459
		Claims—Ontario (net)	69,126
		Claims—Canada (net)	139,612

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—June 16, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$191,974	Premiums—Ontario (net)	$31,838
Liabilities in Canada	73,537	Premiums—Canada (net)	65,766
		Claims—Ontario (net)	35,164
		Claims—Canada (net)	98,079

LIBERTY MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Harrington, 57 Bloor St. W., Toronto.
Date of Incorporation.—Jan. 1, 1912. *Date commenced business in Canada.*—Dec. 30, 1936.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$270,812	Premiums—Ontario (net)	$21,363
Liabilities in Canada	24,314	Premiums—Canada (net)	38,719
		Claims—Ontario (net)	3,985
		Claims—Canada (net)	5,826

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*See note on page 1.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

Assets in Canada	$375,389
Liabilities in Canada	159,372

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,507
Premiums—Canada (net)	88,329
Claims—Ontario (net)	23,761
Claims—Canada (net)	163,773

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.
Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada	$756,981
Liabilities in Canada	492,814

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$467,996
Premiums—Canada (net)	692,309
Claims—Ontario (net)	141,856
Claims—Canada (net)	272,170

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Ottawa.
Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa.
Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada	$84,464
Liabilities in Canada	57,533

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$17,111
Premiums—Canada (net)	42,343
Claims—Ontario (net)	23,289
Claims—Canada (net)	71,168

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. C. McDonald, Ottawa.
Chief or General Agent in Ontario.—P. A. Bowen, 6 Adelaide St. E., Toronto.
Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

Life:	
Assets in Canada	$395,058,563
Ontario business in force (gross)	663,777,655
Canadian business in force (gross)	1,675,170,538

PREMIUMS AND DISBURSEMENTS *Life:*	
Premiums—Ontario (net)	$19,890,243
Premiums—Canada (net)	49,591,751
Total disbursements to policy-holders (net)—In Ontario	11,163,503
In Canada	28,069,654

Other than Life.	
Assets in Canada	1,147,176
Liabilities in Canada	1,143,701

PREMIUMS WRITTEN—CLAIMS INCURRED *Other than Life:*	
Premiums—Ontario (net)	1,386,167
Premiums—Canada (net)	2,488,718
Claims—Ontario (net)	1,161,977
Claims—Canada (net)	2,004,298

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*See note on page 1.

MICHIGAN MUTUAL LIABILITY COMPANY

HEAD OFFICE, DETROIT, MICH.

Manager or Chief Executive Officer in Canada.—Thomas Murdoch, Windsor.

(*Not transacting business in Ontario. License limited to operations in Ontario of public vehicles and public commercial vehicles owned and registered in the United States.*)

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.
Chief or General Agent in Ontario.—Irving Earl Sams, 306–320 Imperial Bldg., Hamilton.
Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada	$398,736
Liabilities in Canada	174,824

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$103,336
Premiums—Canada (net)	237,183
Claims—Ontario (net)	72,363
Claims—Canada (net)	94,862

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto.
Chief or General Agent in Ontario.—L. F. Flaska, 34 King St. E , Toronto.
Date of Incorporation.—1909. *Date commenced business in Canada.*—December, 1934.

Assets in Canada	$1,873,882
Liabilities in Canada	1,212,917

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 954,127
Premiums—Canada (net)	2,446,103
Claims—Ontario (net)	408,426
Claims—Canada (net)	1.136.700

MUTUAL BOILER INSURANCE COMPANY OF BOSTON

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Incorporated.—1877. *Date of initial license in Ontario.*—July 16, 1937.

Officers.—President and Treasurer, Marshall B. Dalton; Vice-President, John A. Collins; Secretary, E. B. Pease.

Directors.—Robert Amory, Harry L. Bailey, S. Bruce Black, Spencer Borden, John A. Collins, Marshall B. Dalton, Cyrus Y. Ferris, Hovey T. Freeman, Hans J. Hagge, Marland C. Hobbs, Charles E. Hodges, Jr., Carleton R. Richmond, Malcolm B. Stone, E. Kent Swift, John L. Wilds.

Chief or General Agent in Ontario.—J. P. McD. Costigan, 372 Bay St., Toronto.

Auditors.—Charles F. Rittenhouse & Co., Boston, Mass.

Statement for the Year Ended December 31, 1944

Balance Sheet—Assets	IN CANADA	ALL BUSINESS
Authorized value of bonds	$ 22,750 00	$2,014,610 74
Cash on hand and on deposit	4,323 57	523,597 02
Interest accrued	72 92	11,974 43
Agents' balances and premiums uncollected—written on or after October 1, 1944	135 00	25,185 51
Amount due from reinsurers	....	10,085 36
Other assets	....	6,472 85
TOTAL ADMITTED ASSETS	$ 27,281 49	$2,591,925 91

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*See note on page 1.

Balance Sheet—Liabilities

	In Canada	All Business
Provision for unpaid claims	$ 400 00	$ 145,111 66
Reserve of unearned premiums	4,144 30	881,245 22
Cash dividends to policyholders declared and unpaid	740 80	144,811 97
Agency and other expenses due and accrued	....	11,714 25
Taxes due and accrued	134 25	42,821 95
Other liabilities	....	26,769 15
Total Liabilities	$ 5,419 35	$1,252,474 20
Excess of assets over liabilities (surplus for protection of policyholders)	21,862 14	1,339,451 71
Total Liabilities and Surplus	$ 27,281 49	$2,591,925 91

Profit and Loss Account

	In Canada	All Business
Net premiums written	$ 8,157 02	$1,869,759 21
Reserve of unearned premiums:		
At beginning of year	$ 5,271 29	$ 819,610 69
At end of year	4,144 30	881,245 22
Increase or *decrease*	*$ – 1,126 00*	$ 61,634 53
Net premiums earned	$ 9,284 01	$1,808,124 68
Net losses incurred	$ 892 55	$ 259,884 70
Total underwriting expenses	10,137 75	646,601 66
Underwriting profit or *loss*	*$ – 1,746 29*	$ 901,638 32
Other revenue:		
Interest, dividends and rents earned	437 50	44,912 56
Special inspection and miscellaneous income	....	16,924 38
Gain from sale of investments	....	154 06
Increase in market value of investments	.....	398 74
	$ – 1,308 79	$ 964,028 06
Other expenditure:		
Investment expenses	....	3,326 60
Increase in unadmitted assets	......	16,191 75
Income taxes	....	14,000 00
Net Profit or *Loss* for the Year	*$ – 1,308 79*	$ 930,509 71

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year		$1,390,537 55
Net profit brought down		930,509 71
		$2,321,047 26
Dividends declared during year:		
To Canadian policyholders	$ 4,800 60	
To other policyholders	873,254 14	
	$878,054 74	
Provision for group retirement	103,540 81	
		981,595 55
Surplus of Assets over Liabilities at End of Year		$1,339,451 71

MUTUAL IMPLEMENT AND HARDWARE INSURANCE COMPANY*†

Head Office, Owatonna, Minn.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Wilson, Toronto.
Chief or General Agent in Ontario.—R. F. Wilson, 55 York St., Toronto.
Date of Incorporation.—1904. *Date commenced business in Canada.*—September, 1920

		Premiums Written—Claims Incurred	
Assets in Canada	$544,969	Premiums—Ontario (net)	$198,143
Liabilities in Canada	340,587	Premiums—Canada (net)	432,513
		Claims—Ontario (net)	69,162
		Claims—Canada (net)	167,574

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*See note on page 1.
†Name changed from Minnesota Implement Mutual Fire Insurance Company.

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, GLEN COVE, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Concourse Bldg., 100 Adelaide St. W., Toronto.

Date of Incorporation.—March 29, 1837. *Date commenced business in Canada.*—Oct. 14, 1937.

Assets in Canada	$228,781
Liabilities in Canada	151,516

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$137,279
Premiums—Canada (net)	184,835
Claims—Ontario (net)	72,058
Claims—Canada (net)	125,469

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.
Chief or General Agent in Ontario.—J. H. Murchie, 320 Bay St., Toronto.
Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

Assets in Canada	$59,238,753
Ontario business in force (gross)	38,552,917
Canadian business in force (gross)	125,042,167

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$1,183,898
Premiums—Canada (net)	3,662,770
Total disbursements to policyholders (net)—In Ontario	1,186,028
In Canada	3,757,524

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Randall Bldg., Vancouver
Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.
Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

Assets in Canada	$1,234,987
Liabilities in Canada	626,130

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$217,475
Premiums—Canada (net)	752,844
Claims—Ontario (net)	107,335
Claims—Canada (net)	281,573

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada	$178,191
Liabilities in Canada	85,544

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 26,320
Premiums—Canada (net)	60,595
Claims—Ontario (net)	24,958
Claims—Canada (net)	109,482

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*See note on page 1.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. R. Traynor, Toronto.
Chief or General Agent in Ontario.—Harold J. Smithers, 2881 Dundas St. W., Toronto
Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

PREMIUMS AND DISBURSEMENTS

Life:		*Life:*	
Assets in Canada	$167,821,578	Premiums—Ontario (net)	$13,242,443
Ontario business in force (gross)	398,541,467	Premiums—Canada (net)	24,680,802
Canadian business in force (gross)	739,013,548	Total disbursements to policyholders (net)—In Ontario	6,163,241
		In Canada	11,710,654

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:		*Other than Life:*	
Assets in Canada	73,898	Premiums—Ontario (net)	66,286
Liabilities in Canada	26,514	Premiums—Canada (net)	87,460
		Claims—Ontario (net)	49,310
		Claims—Canada (net)	64,533

THE ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. E. Workman, Westmount; Vice-President, M. M. Johnston, Westmount; General Manager and Treasurer, W. F. Patterson, Westmount; Chairman of the Board, Chas. E. Ward, Montreal; Secretary, R. Pritchard.

Directors.—C. E. Ward, L. H. Ballantyne, K.C., B. C. Empey, C. F. Charbonneau, Montreal; P. Wickham, H. W. Monsell, St. Lambert, E. E. Workman, W. F. Patterson, M. M. Johnston, Westmount.

Chief or General Agent in Ontario.—Jas. Brodie, 612 Sherbourne St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

PREMIUMS AND DISBURSEMENTS

Life:		*Life:*	
Total assets	$1,085,575	Premiums—Ontario (net)	$ 76,418
Ontario business in force (gross)	2,622,248	Premiums—Total business (net)	176,004
Total business in force (gross)	6,595,691	Total disbursements to policyholders (net)—In Ontario	29,569
		Total business	94,257

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:		*Other than Life:*	
Total assets	13,094	Premiums—Ontario (net)	525
Total liabilities	10,848	Premiums—Total business (net)	629
		Claims—Ontario (net)	438
		Claims—Total business (net)	561

THE STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.
Chief or General Agent in Ontario.—G. B. Coyne, 80 King St. W., Toronto.
Date of Organization.—1825. *Date commenced business in Canada.*—1833.

PREMIUMS AND DISBURSEMENTS

Assets in Canada	$21,462,514	Premiums—Ontario (net)	$ 565,398
Ontario business in force (gross)	15,046,890	Premiums—Canada (net)	1,441,423
Canadian business in force (gross)	41,647,077	Total disbursements to policyholders (net)—In Ontario	301,218
		In Canada	1,195,777

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, BLOOMINGTON, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. E. Patterson, Toronto.
Chief or General Agent in Ontario.—R. E. Patterson, 465 Bay St., Toronto.
Date of Incorporation.—1922. *Date commenced business in Canada.*—June, 1938.

PREMIUMS AND DISBURSEMENTS

Assets in Canada	$208,671	Premiums—Ontario (net)	$104,453
Liabilities in Canada	45,817	Premiums—Canada (net)	104,453
		Claims—Ontario (net)	40,094
		Claims—Canada (net)	40,094

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*See note on page 1.

TORONTO MUTUAL LIFE INSURANCE COMPANY*

(Formerly Ancient Foresters' Mutual Life Insurance Company)

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. G. Dynes, K.C., Hamilton; Vice-President, H. W. B. Boynton Toronto; General Manager and Secretary, L. G. Nicholls, Toronto; Consulting Actuary, J. D Buchanan.

Directors.—C. G. Dynes, K.C., T. A. Collins, W. R. Davis, Hamilton; A. W. Turner, Ph.D., H. W. B. Boynton, L. G. Nicholls, Dr. J. A. Harcourt, Dr. W. W. Dow, Toronto; E. L. Bo Seaforth.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

Assets in Canada	**$ 2,316,018**
Ontario business in force (gross)	**12,837,143**
Total business in force (gross)	**13,579,072**

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$431,342
Premiums—Total business (net)	450,036
Total disbursements to policyholders (net)—In Ontario	117,408
Total business	155,598

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. M. Kennedy, Toronto.

Chief or General Agent in Ontario.—R. M. Kennedy, 57 Bloor St. W., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	$288,139
Liabilities in Canada	162,049

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	$ 78,484
Premiums—Canada (net)	167,506
Claims—Ontario (net)	32,489
Claims—Canada (net)	128,894

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*See note on page 1.

(C)

CASH-MUTUAL INSURANCE CORPORATIONS

(C)

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, KITCHENER, ONT.

Incorporated in 1871 pursuant to the provisions of Chapter 52 of The Consolidated Statutes of Upper Canada, 1859. Its business was, by agreement dated September 15, 1936, and effective November 2, 1936, and approved by Order-in-Council dated December 21, 1936, transferred to The Economical Mutual Fire Insurance Company, incorporated in 1936 by an Act of the Parliament of Canada, I Edward VIII, Chapter 54.

Date commenced business.—October 28, 1871.

Officers.—President, Henry Knell; Vice-President, Hon. W. D. Euler; General Manager, F. W. Snyder; Ass't General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Henry Knell, Hon. W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, K.C., R. A. Lang, L. O. Breithaupt, F. W. Snyder, W. H. Somerville, Waterloo.

Total admitted assets	$3,833,933
Total liabilities	893,686
Surplus protection of policyholders	2,940,247

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 744,324
Premiums—Total business (net)	1,047,531
Claims—Ontario (net)	272,826
Claims—Total business (net)	456,575

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, GALT, ONT.

Officers.—President, A. R. Goldie; Vice-President, Wm. Philip; Secretary-Treasurer, Edwin S. Hood; Manager, Duncan McIntosh.

Directors.—A. R. Goldie, J. N. MacKendrick, M. M. Todd, William Philip, W. W. Wilkinson, H. L. McCulloch, Galt; C. Gordon Cockshutt, Brantford; F. G. Rolph, Toronto; H. Mackenzie, London, Ont.

Total admitted assets	$3,320,634
Total liabilities	859,057
Surplus protection of policyholders	2,461,577

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$534,632
Premiums—Total business (net)	882,263
Claims—Ontario (net)	229,985
Claims—Total business (net)	406,133

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14–24 Toronto St., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—October 6, 1915

Assets in Canada	$250,227
Liabilities in Canada	94,390

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 58,901
Premiums—Canada (net)	104,604
Claims—Ontario (net)	28,227
Claims—Canada (net)	43,682

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—October 2, 1863. *Date commenced business.*—October, 1863.

Officers.—President, H. W. Strudley; Vice-President, J. A. Makins; Secretary, J. M. Macrae; General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—H. W. Strudley, J. A. Makins, Lt.-Col. R. M. Trow, W. J. Anderson, H. H. Dempsey, C. D. Dingman, J. M. Riddell, K.C., J. A. C. Kay, H. G. Lee.

Auditors.—Monteith and Monteith, Stratford.

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*See note on page 1.

Statement for the Year Ended December 31, 1944

Balance Sheet—Assets

Book value of real estate—office premises		$ 39,000 00
Mortgage loans on real estate—first liens		19,250 00
Amortized book value of bonds, debentures and debenture stocks—not in default		1,968,555 76
Book value of stocks		44,266 75
Cash on hand and in banks		109,038 89
Interest accrued	$ 15,109 21	
Rents accrued	100 00	15,209 21
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 26,670 98	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	6,569 81	33,240 79
Amount due from reinsurance on losses already paid		989 18
TOTAL ADMITTED ASSETS		$2,229,550 58

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 24,820 62	$ 24,820 62
Adjustment expenses of said claims	500 00	500 00
Total net reserve, $205,945.83; carried out at 80% thereof	164,756 66	164,756 66
Expenses due and accrued		10,000 00
Taxes due and accrued		10,000 00
Return premiums and balances due agents		1,168 57
Investment reserves		150,000 00
Contingency reserves		50,000 00
TOTAL LIABILITIES		$ 411,245 85
Excess of assets over liabilities (surplus for protection of policyholders)		1,818,304 73
TOTAL LIABILITIES AND SURPLUS		$2,229,550 58

Profit and Loss Account

			IN CANADA AND ALL BUSINESS
Net premiums written			$ 217,209 56
Reserve of unearned premiums (80%):			
At beginning of year		$159,537 14	
At end of year		164,756 66	
Increase			5,219 52
Net premiums earned			$ 211,990 04
Net claims incurred		$ 98,056 85	
Net adjustment expenses incurred		3,519 07	
Commissions		54,071 04	
Taxes		8,349 92	
Salaries, fees and travelling expenses		39,950 26	
All other expenses		9,996 39	
Total claims and expenses			$ 213,943 53
Underwriting loss			*$ 1,953 40*
Other revenue:			
Interest earned—cash and accruals	$ 67,297 08		
Adjustment by amortization	681 68	$ 67,978 76	
Dividends earned		2,311 90	
Profit on sale of securities and real estate		4,921 25	75,211
			$ 73,258 2
Other expenditure:			
Loss on real estate operations		$ 289 43	
Reserve for contingencies		10,000 00	
Head Office premises written down		1,000 00	11,289 43
NET PROFIT FOR THE YEAR			$ 61, [illegible]

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,756,358 71
Net profit for the year brought down	61,968 99
	$1,818,327 70
Deduct increase in unadmitted ledger assets	22 97
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	$1,818,304 73

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943..	$54,018,295	$ 8,770,528	$62,788,823
Taken in 1944, new and renewed..	29,764,097	6,927,649	36,691,746
Totals..............	$83,782,392	$15,698,177	$99,480,569
Ceased in 1944, including renewed..	29,584,041	7,433,605	37,017,646
Gross in force, December 31, 1944..	$54,198,351	$ 8,264,572	$62,462,923
Reinsurance in force, December 31, 1944	14,114,256	1,365,896	15,480,152
NET IN FORCE, DECEMBER 31, 1944	$40,084,095	$ 6,898,676	$46,982,771

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire..................	541,394 71	326,042 66	333,926 75	533,510 62	136,049 56	397,461 06

THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MAN.

Officers.—President, M. G. Tidsbury, High Bluff; Vice-President, E. H. Muir, Portage la Prairie; Secretary and General Manager, A. H. Thorpe, Portage la Prairie; Treasurer, A. G. Hall, Portage la Prairie.

Directors.—M. G. Tidsbury, High Bluff; E. H. Muir, Jos. Trimble James McKenzie, J. C. Miller, K.C., Portage la Prairie; Robt. McDermott, Edwin; E. D. Alder, Brandon; Hon. D. L. Campbell, Arthur Sullivan, K.C., Winnipeg.

Chief or General Agent in Ontario.—E. J. B. Dobie, c/o Bonin-Dobie-Jackson Ltd., Whalen Bldg., Port Arthur.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario.*—Feb., 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total admitted assets............	$1,272,206	Premiums—Ontario (net).......	$ 29,613
Total liabilities..................	475,905	Premiums—Total business (net)..	388,292
Surplus protection of policyholders	796,301	Claims—Ontario (net)..........	8,916
		Claims—Total business (net)..	111,844

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business.*—May 7, 1863.

Officers.—President, W. G. Weichel; Vice-President, E. J. Bauer; Secretary, J. A. Fischer; General Manager, F. H. Moser; Treasurer, C. G. Durnan.

Directors (as at date of filing statement).—W. G. Weichel, E. J. Bauer, F. S. Kumpf, W. R. Bricker, Wm. Henderson, F. H. Moser, P. V. Wilson, F. L. Whitaker, A. G. Haehnel.

Auditors.—J. F. Scully, C.A., R. P. Uffelman, C.A.

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*See note on page 1.

Statement for the Year Ended December 31, 1944

Balance Sheet—Assets

Book value of real estate—office premises		$ 35,000 00
Mortgage loans on real estate—first liens		137,286 25
Amortized book value of bonds, debentures and debenture stocks—not in default		2,120,396 97
Book value of stocks		33,494 01
Cash on hand and in banks		19,095 17
Interest accrued		17,729 63
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 43,303 29	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	5,211 19	
		48,514 48
TOTAL ADMITTED ASSETS		$2,411,516 51

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 16,000 00	$	$ 16,000 00
Total net reserve, $351,104.55; carried out at 80% thereof	280,872 42	11 22	280,883 64
Taxes due and accrued			10,961 69
Reinsurance premiums			573 55
Return premiums and balances due agents			54 75
Investment reserves			59,500 00
Pension Fund reserve			55,186 34
TOTAL LIABILITIES			$ 423,159 97
Excess of assets over liabilities (surplus for protection of policyholders)			1,988,356 54
TOTAL LIABILITIES AND SURPLUS			$2,411,516 51

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written	$330,987 36	$ 13 13	$ 331,000 49
Reserve of unearned premiums (80%):			
At beginning of year	$277,205 58	$ 8 75	$ 277,214 33
At end of year	280,872 42	11 22	280,883 64
Increase	$ 3,666 84	$ 2 47	$ 3,669 31
Net premiums earned	$327,320 52	$ 10 66	$ 327,331 18
Net claims incurred	$141,299 86	$ 1 09	$ 141,300 95
Net adjustment expenses incurred	3,366 63	......	3,366 63
Commissions	68,975 26	4 99	68,980 25
Taxes	11,434 21	......	11,434 21
Salaries, fees and travelling expenses	78,486 99	......	78,486 99
All other expenses			19,278 66
Total claims and expenses			$ 322,847 69
Underwriting profit			$ 4,483 49

Other revenue:			
Interest earned—cash and accruals	$ 75,116 17		
Adjustment by amortization	418 41		
		$ 75,534 58	
Dividends earned		1,289 40	
Net rents earned		876 00	
Profit on sale of securities and real estate		17,149 95	
Sundry receipts		456 27	
			95,306 20
			$ 99,789 69
Other expenditure:			
Pension Fund reserve		$ 10,122 55	
Building renovations		1,706 81	
Pension		1,200 00	
War charities, etc.		1,700 00	
Donations		1,000 00	
			15,729 36
NET PROFIT FOR THE YEAR			$ 84,060 33

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	$1,903,652 60
Net profit for the year brought down	84,060 33
	$1,987,712 93
Add decrease in unadmitted ledger assets	643 61
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	$1,988,356 54

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943	$93,044,038	$ 7,857,881	$100,901,919
Taken in 1944, new and renewed	48,469,499	6,275,785	54,745,284
Totals	$141,513,537	$14,133,666	$155,647,203
Ceased in 1944, including renewed	46,236,869	7,210,486	53,447,355
Gross in force, December 31, 1944	$95,276,668	$ 6,923,180	$102,199,848
Reinsurance in force, December 31, 1944	18,670,000	350,112	19,020,112
NET IN FORCE, DECEMBER 31, 1944	$76,606,668	$ 6,573,068	$83,179,736

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	873,087 58	472,100 04	476,344 67	868,842 95	185,344 01	683,498 94
Personal Prop. Floater	2,287 39	4,009 69	331 75	5,965 33	649 58	5,315 75
TOTALS	875,374 97	476,109 73	476,676 42	874,808 28	185,993 59	688,814 69

THE WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, A. T. Hawley, K.C., Winnipeg; Vice-President, J. G. Fraser, Wawanesa; Managing Director and Secretary, H. E. Hemmons, Wawanesa.

Directors.—A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, H. F. Stevenson, H. E. Hemmons, Wawanesa; A. T. Hawley, K.C., Winnipeg; A. B. Knowlton, Brandon.

Chief or General Agent in Ontario.—J. M. Vanstone, York and Harbor Sts., Toronto.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets	$5,058,390
Total liabilities	2,379,970
Surplus protection of policyholders	2,678,420

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 754,298
Premiums—Total business (net)	2,550,666
Claims—Ontario (net)	399,735
Claims—Total business (net)	1,048,788

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*See note on page 1.

(D)

FRATERNAL SOCIETIES

(D)

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Paul Schendel, Waterloo.

Chief or General Agent in Ontario.—Herbert Jacobi, 83 Patricia Ave., Kitchener.

Assets	$63,315,862
Ontario insurance in force (gross)	2,217,181
Total insurance in force (gross)	292,475,748

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 59,731
Premiums—Canada (net)	75,550
Premiums—Total (net)	8,793,101
Benefits paid—Ontario (net)	2,640
Benefits paid—Canada (net)	4,907
Total benefits paid (net)	1,141,278

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Director, Hon. E. L. Patenaude, Montreal; Vice-President, Philias Paré, Montreal; General Secretary, Gérard Millette, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux, K.C.; Actuary, Jonathan G. Sharp.

Directors.—Hon. E. L. Patenaude, Philias Paré, Eugene Poirier, F. Fauteux, K.C., Aimé Parent, Yvon Laurier, M.D., Montreal; Hon. C. F. Delage, Quebec; Hon. J. A. Brillant, Rimouski.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets	$11,677,396
Ontario insurance in force (gross)	258,166
Total insurance in force (gross)	57,935,761

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 7,236
Premiums—Canada (net)	1,220,201
Premiums—Total (net)	1,343,425
Benefits paid—Ontario (net)	13,314
Benefits paid—Canada (net)	735,480
Total benefits paid (net)	795,326

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, René Paré, B.A., L.L.L., Montreal; Secretary, Louis J. Marien; Treasurer, G. Constantin; Actuary, J. B. Mabon, F.I.A., F.A.S.

Directors.—René Paré, B.A., L.L.L., A. Kironac, Lieut.-Col. E. Hurtubise, E. Desjarlais, B.A., L.L.B., R. Vincent, M.D., A. Harvey, L. Patoine, M.D., Eugène St. Jean, B.A., C. A. Vallerand, J. F. Surprenant, Montreal, F. Villemaire, Ste. Rose.

Chief or General Agent in Ontario.—Hon. Gustav Lacasse, M.D., Tecumseh.

Assets	$17,006,449
Ontario business in force (gross)	1,307,609
Total business in force (gross)	57,417,377

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 29,888
Premiums—Canada (net)	996,145
Premiums—Total (net)	1,405,045
Benefits paid—Ontario (net)	34,297
Benefits paid—Canada (net)	790,617
Total benefits paid (net)	1,195,624

THE ASSOCIATED CANADIAN TRAVELLERS*

HEAD OFFICE, CALGARY, ALTA.

Officers.—President, W. H. G. Sinclair, Edmonton; Vice-President, H. T. Decatur, Winnipeg; Secretary-Treasurer, J. T. Berrington, Calgary.

Directors.—C. Q. Bown, R. H. Hincks, T. Lumley, J. Reid, G. Cochrane, J. A. Eoll. A. Kennedy, T. Moore, Calgary.

Chief or General Agent in Ontario.—N. Juul, Windsor.

Assets	34,870
Ontario business in force (gross)	42,480
Total business in force (gross)	175,760

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,758
Premiums—Canada (net)	27,824
Premiums—Total (net)	27,824
Benefits paid—Ontario (net)	1,378
Benefits paid—Canada (net)	4,951
Total benefits paid (net)	4,951

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*See note on page 1.

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—High Chief Ranger, W. M. Couper, K.C.; High Vice-Chief Ranger, W. J. Bourke, High Secretary, Alf. P. vanSomeren; High Treasurer, L. L. B. Hamlin, C.A.

Auditors.—W. J. Beney and F. A. R. MacFadden, C.A.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—V. Bedard, Montreal; S. C. Berridge, Brandon; J. W. Davies, Windsor; A. M. Jones, Smith's Falls; L. E. Jordan, Toronto.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of real estate less encumbrances—office premises	$ 19,185 91
Amounts secured by Society's certificates in force: liens	172,453 74
Book value of bonds, debentures and debenture stocks	20,949,873 21
Cash on hand and in banks	70,581 65
TOTAL LEDGER ASSETS AT BOOK VALUE	$21,212,094 51
Deduct excess of total book value of ledger assets over total authorized value	144,974 15
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$21,067,120 36

Non-Ledger Assets

Total interest, dividends and rents due and accrued	$ 227,514 47
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	42,219 01
Unexpired Insurance Premiums	3,333 19
Supplies and Stationery	1,759 97
Postage	49 89
TOTAL NON-LEDGER ASSETS	$ 274,876 53
TOTAL ASSETS	$21,341,996 89

Deduct Assets Not Admitted

Supplies, stationery, unexpired insurance, etc.	5,143 05
TOTAL ADMITTED ASSETS	$21,336,853 84

Liabilities

MORTUARY FUND:		
Claims due and unpaid	292,682 97	
Present value of claims payable by instalments	1,622 00	
		$ 294,304 97
SICKNESS FUND NO. 1:		
Claims due and unpaid		2,937 90
SICKNESS FUND NO. 2:		
Claims due and unpaid		369 55
GENERAL EXPENSE FUND:		
Salaries, rents and office expenses due and accrued	$ 3,573 80	
Auditors' fees	125 00	
		3,698 80
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		$ 301,311 22
Contingency Reserve		1,000,000 00
Sickness Fund No. 1		1,017,226 21
Sickness Fund No. 2		43,445 66
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 2,361,983 09
ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:		
Mortuary Fund		$16,927,500 00
Sickness Fund No. 1—Not calculated		......
Sickness Fund No. 2—Not calculated		......
Juvenile Fund		5,620 00
TOTAL ACTUARIAL RESERVES		$16,933,120 00

Synopsis of Operations by Funds, 1944

	Mortuary Fund	Sickness Fund No. 1	Sickness Fund No. 2	Juvenile Fund	Building Fund	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	19,753,537 08	967,200 16	35,662 78	2,840 24		33,957 47	20,793,197 73
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments	584,193 10	38,081 30	12,245 93	3,191 50		46,607 40	684,319 23
Special assessments—war levy	11,192 51						11,192 51
Interest, dividends and rents	880,995 97	49,655 58	1,753 42	87 07		156 65	932,648 69
Other receipts	57,854 79	1,043 84	4 50			4,169 15	63,072 28
Profit on sale or maturity of ledger assets	106,292 55	11,916 93	375 65				118,585 13
Total receipts	1,640,528 92	100,697 65	14,379 50	3,278 57		50,933 20	1,809,817 84
Transfers to	66 15				86,627 69	152,000 00	238,693 84
Total increase in ledger assets	1,640,595 07	100,697 65	14,379 50	3,278 57	86,627 69	202,933 20	2,048,511 68
Grand total	21,394,132 15	1,067,897 81	50,042 28	6,118 81	86,627 69	236,890 67	22,841,709 41
Decrease in ledger assets:							
Disbursements—							
Claims	929,410 98	38,573 65	7,243 70	520 00			975,748 33
Matured endowments	4,407 80						4,407 80
Surrender values	19,213 76						19,213 76
Reversionery Bonuses	30,487 23						30,487 23
Premium relief loans	20,427 13	2,204 05	226 38			1,104 50	23,962 06
General expenses (*see details below*)						191,546 39	191,546 39
Gross decrease by adjustment of ledger assets	129,703 85	14,466 21	375 65			1,009 78	145,555 49
Total disbursements	1,133,650 75	55,243 91	7,845 73	520 00		193,660 67	1,390,921 06
Transfers from	238,627 69			66 15			238,693 84
Total decrease in ledger assets	1,372,278 44	55,243 91	7,845 73	586 15		193,660 67	1,629,614 90
TOTAL LEDGER ASSETS AT END OF YEAR	20,021,853 71	1,012,653 90	42,196 55	5,532 66	86,627 69	43,230 00	21,212,094 51
Deduct excess of total book value of ledger assets over total authorized value	138,270 56	6,703 59					144,974 15
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	19,883,583 15	1,005,950 31	42,196 55	5,532 66	86,627 69	43,230 00	21,067,120 36
Non-ledger assets	251,034 93	14,213 80	1,618 66	335 96		7,673 18	274,876 53
TOTAL ASSETS	20,134,618 08	1,020,164 11	43,815 21	5,868 62	86,627 69	50,903 18	21,341,996 89
Deduct assets not admitted						5,143 05	5,143 05
TOTAL ADMITTED ASSETS	20,134,618 08	1,020,164 11	43,815 21	5,868 62	86,627 69	45,760 13	21,336,853 84
Liabilities for claims and expenses, due and accrued	294,304 97	2,937 90	369 55			3,698 80	301,311 22
Reserves and special funds	1,000,000 00	1,017,226 21	43,445 66				2,060,671 87
Actuarial reserves	16,927,500 00			5,620 00			16,933,120 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	18,221,804 97	1,020,164 11	43,815 21	5,620 00		3,698 80	19,295,103 09
SURPLUS	1,912,813 11			248 62	86,627 69	42,061 33	2,041,750 75

Analysis of General Expenses

Head Office expenses—salaries, $39,137.16; directors' fees, $2,955.52; auditors' fees, $500.00; actuaries' fees and expenses, $2,400.00; travelling expenses, $1,998.48; war donations, $665.00; Maintenance of Head Office premises, $2,964.18; Bonding fees, $3,430.00; insurance, $345.66; supplies and expenses, $4,132.09..	$ 58,528 09
Agency and organization expenses—salaries, $50,876.82; travelling expenses, $29,477.96; membership bonuses, $6,803.00	$ 87,157 78
All other expenses—advertising, $3,777.90; exchange, $1,254.12; express, telegrams and telephone, $509.45; legal fees, $1,223.34; medical fees, $3,974.00; official publications, $7,030.40; regalia, $238.97; printing and stationery, $5,093.49; postage and excise, $3,163.82; convention and meetings, $17,633.44; taxes (other than real estate), licenses and fees, $687.63; miscellaneous, $995.06; unemployment insurance, $278.90	45,860 52
TOTAL	$191,546 39

Exhibit of Certificates

	MORTUARY				JUVENILE		SICKNESS	
	IN ONTARIO		TOTAL		IN ONTARIO	TOTAL	IN ONTARIO	TOTAL
	NO.	AMOUNT	NO.	AMOUNT	NO.	NO.	NO.	NO.
		$ c.		$ c.				
At end of 1943	16,206	14,665,179 44	36,177	32,535,642 54	249	837	5,501	14,344
New effected	647	638,000 00	1,850	1,781,500 00	166	463	82	479
Old revived	31	34,460 00	72	72,130 00	2	3	14	36
Old increased		227,705 00		495,266 00				
Transferred	6	6,000 00	9	7,500 00			1	
Totals	16,890	15,571,344 44	38,108	34,892,038 54	417	1,303	5,598	14,859
Less ceased by:								
Death	675	569,754 00	1,243	1,033,474 52		4	131	264
Maturity			7	4,651 50				
Surrender		12,096 20		19,213 76				
Lapse	406	362,875 00	910	815,487 00	50	130	250	714
Decrease		24,011 29		46,414 23				
Transfer					2	9		
Total ceased	1,081	968,736 49	2,160	1.919.241 01	52	143	381	978
AT END OF 1944	15,809	14,602,607 95	35,948	32.972.797 53	365	1.160	5.217	13,881

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $23,163,790.82; Limited Life, $2,245,901.78; Endowment, $7,426,064.93; other plans, $137,040; Total, $32,972,797.53.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for double accidental death benefits: Mortuary certificates—number, 2,800; amount, $2,584,500;

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Liabilities

Whole life certificates	$11,586,400 00
Paid-up whole life certificates	2,560,600 00
Twenty pay life certificates	544,300 00
Pay to age 65 life certificates	136,600 00
Endowment certificates maturing at age 65	1,416,800 00
Family protection certificates	21,800 00
Twenty-year endowment certificates	275,000 00
Provision for double indemnity	6,000 00
Death claims under adjustment	294,300 00
Provision for reversionary bonuses, 1945	380,000 00
Contingency reserve	1,000,000 00
Surplus	1,935,800 00
TOTAL	$20,157,600 00

Assets

Book value of bonds not in default	$19,058,800 00
Authorized value of bonds in default	637,100 00
Accrued interest	214,900 00
Liens on certificates with interest	207,000 00
Cash on hand	39,800 00
TOTAL	$20,157,600 00

Basis of the above valuation was the American Men Ultimate Table, AM(5), at 2½% interest.

The mortality experienced during the year 1944 was 82.1% of the expected mortality by the above table.

The average rate of interest earned was 4.51% during 1944.

Ratio of assets to liabilities was 110.62%.

The amount of insurance valued was $32,972,798.

JUVENILE FUND

Liabilities

Reserve	$	5,620 00
Margin		250 00
TOTAL	$	5,870 00

Assets

Assets	$	5,870 00

The above valuations were compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lieut. Harry Durrant, Toronto; Head Clerk, G. D. McCleneghan, London; Head Banker, W. S. J. Saunders London; Head Managers, H. H. McHattie, J. S. Clouston, Henry Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, Fred Payne; Head Watchman, Harry Game; Head Sentry, E. P. Smith.

Chief or General Agent in Ontario.—G. D. McCleneghan, London.

Assets	$2,195,476
Ontario insurance in force (gross)	2,611,357
Total insurance in force (gross)	3,109,092

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 57,89
Premiums—Canada (net)	109,800
Premiums—Total (net)	109,800
Benefits paid—Ontario (net)	118,817
Benefits paid—Canada (net)	173,646
Total benefits paid (net)	173,646

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Grand President, J. P. Landry, Truro, N.S.; Grand Secretary, P. H. Therien; Grand Treasurer, W. F. Wall; Grand 1st Vice-President, Louis Jacobs; Grand 2nd Vice-President, T. McGuire; Actuary, N. E. Sheppard; Grand Solicitor, J. F. Boland, K.C.

Directors.—J. F. Boland, K.C. Toronto; T. McGuire, W. F. Wall, P. H. Therien, Montreal; J. P. Landry, Truro, N.S.; L. Jacobs, Regina; H. C. Nolan, Ottawa; D. B. Griffith, Fairville, N.B.; A. Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, K.C., 401 Reford Bldg., Toronto.

Assets	$1,486,930
Ontario insurance in force (gross)	657,327
Total insurance in force (gross)	2,165,628

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 15,063
Premiums—Canada (net)	47,641
Premiums—Total (net)	47,641
Benefits paid—Ontario (net)	46,221
Benefits paid—Canada (net)	107,586
Total benefits paid (net)	107,586

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, Toronto.

Chief or General Agent in Ontario.—M. J. Barry, 19 Goodwood Ave., Toronto

Assets	$44,067,947
Ontario insurance in force (gross)	3,543,490
Total insurance in force (gross)	139,288,259

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 70,966
Premiums—Canada (net)	231,428
Premiums—Total (net)	2,840,566
Benefits paid—Ontario (net)	87,617
Benefits paid—Canada (net)	306,835
Total benefits paid (net)	2,187,087

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*See note on page 1.

CITY OF OTTAWA SUPERANNUATION FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April 27, 1939.

Officers.—Chairman, Controller E. A. Bourque; Secretary, Mrs. Elsie Utman; Treasurer, G. P. Gordon.

Auditors.—A. Murray Milne, C. A., and A. A. Crawley, F.C.A.

Actuary.—Prof. M. A. Mackenzie, M.A., F.A.S.

Members of Governing Executive.—W. E. MacDonald, Mayor J. E. S. Lewis, E. A. Bourque' A. Belanger, G. P. Gordon, Ottawa.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$1,011,646 00
Cash on hand and in banks	496 45
TOTAL LEDGER ASSETS AT BOOK VALUE	$1,012,142 45
Deduct excess of total book value of ledger assets over total authorized value	2,500 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	1,009,642 45

Non-ledger Assets

Total interest due and accrued	15,168 70
TOTAL ADMITTED ASSETS	$1,024,811 15

Liabilities†

Synopsis of Operations, 1944		PENSION FUND
Total ledger assets at beginning of year		$ 913,726 21
Increase in ledger assets (receipts):		
Assessments	$34,369 60	
City of Ottawa contribution	61,500 00	
Interest	36,845 74	
Premium on exchange	710 02	
Total increase in ledger assets		133,425 36
Grand total		$1,047,151 57
Decrease in ledger assets (disbursements):		
Superannuation payments	$ 33,032 52	
Withdrawal refunds	1,764 20	
General expenses	212 40	
Total decrease in ledger assets		35,009 12
TOTAL LEDGER ASSETS AT END OF YEAR		$1,012,142 45

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1943	276	83	29,351 28
New members	5	. .	. . . .
New pensioners:			
By retirement	. . .	4	4,958 03
By pension to widows	. . .	3	813 24
Totals	281	90	35,122 55
Less ceased by:			
Death	2	4	1,382 85
Decrease *re* widows' pensions	. . .	. .	98 28
Withdrawal	7	. .	. . . .
Retirement	4	. .	. . . .
Total ceased	13	4	1,481 13
AT END OF 1944	268	86	33,641 42

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†For detail of actuary's valuation balance sheet at December 31, 1943, see page 115 of this Report. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Actuarial Valuation Balance Sheet, December 31, 1943

Liabilities

Pension Fund

Pensions being paid:		
To 19 married men to be continued as to one-half to widows	$ 119,200 00	
To 13 men without eligible wives	34,400 00	
To 7 retired female employees	34,900 00	
To 44 widows and the children	118,100 00	
		$ 306,600 00
Pensions to survivors of:		
230 male employees to be continued as to one-half to widows	1,552,300 00	
45 female employees	210,500 00	
		1,762,800 00
Pensions and allowances payable on deaths in service among 230 male employees.		211,200 00
Returns of contributions payable on deaths in service or withdrawals from service among:		
230 male employees	$ 10,400 00	
45 female employees	7,000 00	
		17,400 00
Total		$2,298,000 00

Assets

Value of future contributions from:		
230 male employees	$ 305,900 00	
45 female employees	35,900 00	
		$ 341,800 00
Value of equal contributions from City		341,800 00
Funds on hand as per treasurer's statement		928,600 00
Accrued liability		685,800 00
Total		$2,298,000 00

The basis of the above valuation was the Fund's own experience since 1931 for rates of separation from service by withdrawal, by death and by going on pension. The rate of interest assumed was 3 ½% and Rutherford's Annuity Table was used for the mortality of pensions.

The above valuation was compiled by M. E. Sheppard, F.I.A.

CITY OF STRATFORD MUNICIPAL BENEFIT FUND

Head Office, Stratford, Ont.

Incorporated.—April, 1930.

Officers and Members of Governing Executive.—Chairman, A. Templeton; Secretary-Treasurer, G. McKellar; J. Tan, R. J. Beatty, R. W. Hardwick, B. Davies, S. Ellam, J. W. Monteith, Stratford.

Auditor.—F. P. Gibbs, C.A.

Actuary.—S. H. Pipe.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$180,247 19
Cash on hand and in banks	758 21
Total Ledger Assets at Book Value (Authorized Value)	$181,005 40

Non-ledger Assets

Total interest accrued	2,113 07
TOTAL ADMITTED ASSETS	$183,118 47

Liabilities†

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$168,444 57
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 3,684 04	
City grant	3,800 00	
Interest	6,548 16	
Premium on exchange	11 00	
Profit on sale or maturity of ledger assets	1,180 00	
Total increase in ledger assets		15,223 20
Grand total		$183,667 77
Decrease in ledger assets (disbursements):		
Pensions	$ 2,485 87	
General expenses (*see details below*)	176 50	
Total decrease in ledger assets		2,662 37
TOTAL LEDGER ASSETS AT END OF YEAR (AUTHORIZED VALUE)		$181,005 40

Analysis of General Expenses

Salaries, $100.00; licenses and fees, $55.00; miscellaneous, $21.50	$ 176 50

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO	
	NO.	NO.	ANNUAL PAYMENT
			$ c.
At end of 1943	46	5	2,368 84
New members	1	..	....
New pensioners by retirement	..	1	574 20
Totals	47	6	2,943 04
Less ceased by:			
Decrease	..	..	510 64
Retirement	1	..	....
AT END OF 1944	46	6	2,432 40

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—President, A. H. Brown; Vice-President, F. M. Peters; Secretary, G. C. Gardner; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman and D. A. Smith.

Actuary.—A. D. Watson.

Governing Executive.—A board of Management consisting of elected representatives from each of the Departments of the Government.

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*See note on page 1.

†For last actuarial valuation as of December 31, 1941, see 1942 Report (business of 1941), page 131. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Amounts secured by Society's certificates in force—liens	$ 2,119 21
Book value of bonds, debentures and debenture stocks	351,311 03
Cash on hand and in banks	2,305 79
TOTAL LEDGER ASSETS AT BOOK VALUE	$355,736 03
Deduct excess of total book value of ledger assets over total authorized value	3,255 61
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$352,480 42

Non-ledger Assets

Total interest due and accrued	$ 5,077 65
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	81 77
TOTAL NON-LEDGER ASSETS	$ 5,159 42
TOTAL ASSETS	$357,639 84
Deduct assets not admitted—interest due on bonds in default	1,793 92
TOTAL ADMITTED ASSETS	$355,845 92

Liabilities

Mortuary Fund—premiums, dues and assessments received in advance	$ 188 09
Actuarial reserves as at December 31, 1944—Mortuary Fund (including reserve for waivers and 1944 bonuses, $9,922.00)	269,121 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	269,309 09
SURPLUS	$ 86,536 83

Synopsis of Operations, 1944

		MORTUARY FUND
Total ledger assets at beginning of year		$330,877 47
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 26,185 08	
Interest, dividends and rents	14,676 20	
Premium on exchange	113 97	
Profit on sale or maturity of ledger assets	1,012 15	
Total increase in ledger assets		41,987 40
Grand total		$372,864 87
Decrease in ledger assets (disbursements):		
Claims	$ 12,845 02	
Bonuses	1,992 18	
Surrender values	706 71	
Bank charges and tax	126 71	
General expenses (*see details below*)	1,458 22	
Total decrease in ledger assets		17,128 84
TOTAL LEDGER ASSETS AT END OF YEAR		$355,736 03

Analysis of General Expenses

Head Office salaries, $650.00; auditors' fees, $100.00; printing, stationery, and postage, $278.42; taxes (other than real estate), licenses and fees, $55.00; miscellaneous, $374.80.	$ 1,458 22

Exhibit of Mortuary Certificates

	Total Business (All in Ontario)	
	No.	Amount
At end of 1943	2,698	1,236,630
New effected	191	91,500
Old increased	....	2,250
Totals	2,889	1,330,380
Less ceased by:		
Death	35	14,650
Surrender	10	4,000
Lapse	12	5,750
Decrease	....	2,830
Total ceased	57	27,230
At End of 1944	2,832	1,303,150

Actuary's Valuation Summary, December 31, 1944

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability For Benefits	Amount of Bonus Additions	Net Liability for Bonus
	$	$	$ c.	$	$	$ c.	$
Under 25	22,750	5,267	20 65	4,854	413	142 50	33
25–29	66,250	16,950	64 98	14,791	2,159	1,055 00	272
30–34	164,250	47,942	183 93	39,830	8,112	4,662 50	1,369
35–39	215,500	70,496	268 69	55,259	15,237	9,407 50	3,080
40–44	152,250	57,027	223 55	42,763	14,264	8,312 50	3,140
45–49	237,500	101,029	384 46	67,523	33,506	19,815 00	8,449
50–54	209,000	100,981	367 41	58,084	42,897	23,792 50	11,529
55–59	122,750	66,717	219 11	30,592	36,125	18,850 00	10,270
60–64	60,300	36,952	108 87	12,888	24,064	11,931 50	7,325
65–69	34,250	23,399	68 23	6,610	16,789	7,642 50	5,226
70–74	12,800	9,534	27 67	2,161	7,373	3,136 50	2,337
75–79	4,300	3,497	10 15	578	2,919	1,212 50	988
80–84	850	740	2 33	94	646	246 50	214
90	200	187	77	16	171	58 00	54
95	200	193	94	11	182	58 00	56
Totals	1,303,150	540,911	1,951 74	336,054	204,857	110,323 00	54,342

The above valuation was made on the following bases, namely, the National Fraternal Congress Table of Mortality and 4% interest. The monthly rates valued were less than the rates payable by 20c. per $1,000. The valuation was made by A. D. Watson.

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT ASSOCIATION OF AMERICA*

Head Office, Utica, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 213 Laurier Ave. W., Ottawa.

Assets	$6,654,765
Ontario certificates in force (No.)	1,697
Total certificates in force (No.)	210,384

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 33,500
Premiums—Canada (net)	70,454
Premiums—Total (net)	3,784,301
Benefits paid—Ontario (net)	19,698
Benefits paid—Canada (net)	35,471
Total benefits paid (net)	2,136,939

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*See note on page 1.

THE COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

Head Office, Toronto, Ont

Officers.—President, H. J. H. Deedman, Toronto; 1st Vice-President, T. J. Simpson, Toronto; 2nd Vice-President, F. M. Cockburn, Toronto; Past President, J. J. Galway, Toronto; Treasurer, J. H. Dodgson, Toronto; Secretary, Margaret A. Stewart, Toronto; Actuary, Prof. N. E. Sheppard, Toronto.

Directors.—D. Houston, C. G. Miles, D. M. Campbell, F. M. Cockburn, H. J. H. Deedman, J. J. Galway, F. T. Northwood, T. W. Melville, E. A. Hughes, T. J. Simpson, J. Sid. Winters, R. R. Strain, J. Harry Dodgson, S. G. Douglas, V. N. Carnahan, J. W. Rickaby, W. A Morris, A. Schaus, F. G. Watson, C. M. Williamson, A. C. Merrett, W. A. Joyce, A. S. Couper, T. P. Allan, H. E. Miller, C. B. Stauffer, Jas. W. Davis, Harry Westlake, H. A. Pettit, A. B. Colwell, R. Johnston, W. H. Keslick, R. M. Reid, H. Kershaw, J. H. Grant, W. H. Jessop, P. E. Mahern.

Assets	$4,746,565
Ontario certificates in force	94,260
Total certificates in force	113,200

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 96,966
Premiums—Canada (net)	114,476
Premiums—Total (net)	116,206
Benefits paid—Ontario (net)	177,199
Benefits paid—Canada (net)	204,889
Total benefits paid (net)	216,449

CROATIAN FRATERNAL UNION OF AMERICA*

Head Office, Pittsburgh, Pa.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets	$13,926,682
Ontario insurance in force (gross)	3,226,775
Total insurance in force (gross)	69,718,182

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 92,830
Premiums—Canada (net)	143,994
Premiums—Total (net)	1,945,550
Benefits paid—Ontario (net)	53,485
Benefits paid—Canada (net)	87,112
Total benefits paid (net)	1,661,551

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA*

Head Office, Cleveland, Ohio

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets	$14,154,445
Ontario insurance in force (gross)	792,900
Total insurance in force (gross)	64,245,550

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$ 11,549
Premiums—Canada (net)	21,751
Premiums—Total (net)	1,084,824
Benefits paid—Ontario (net)	1,773
Benefits paid—Canada (net)	4,344
Total benefits paid (net)	900,619

GRAND ORANGE LODGE OF BRITISH AMERICA*

Head Office, Toronto, Ont.

Officers.—President, Lieut.-Col. Hon. T. A. Kidd; Vice-President, J. F. Harper; Secretary-Treasurer, L. H. Reid; Actuary, H. H. Blakeman.

Directors.—Lieut.-Col. Hon. T. A. Kidd, M.P.P., James F. Harper, C. H. Spooner, James Black, R. Hardy-Small.

Assets	$2,196,382
Ontario insurance in force (gross)	3,648,088
Total insurance in force (gross)	4,875,936

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$100,945
Premiums—Canada (net)	133,420
Premiums—Total (net)	138,041
Benefits paid—Ontario (net)	59,654
Benefits paid—Canada (net)	88,991
Total benefits paid (net)	90,941

HAMILTON FIREMEN'S BENEFIT FUND

Head Office, Hamilton, Ont.

Incorporated.—1910.

Officers.—President, Wm. Kirkaldy; Chairman, Herbert Walker; Secretary-Treasurer, Bernard Mathews;

Auditor.—C. H. Watson.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—William Kirkaldy, Bertram McSweeney, Bernard Mathews, William Murdoch, Herbert F. Walker, George Newcombe, Reginald Swanborough, Glen Chapman, Hamilton.

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*See note on page 1.

Statement for the Year Ended December 31, 1944

Assets

Book value of bonds, debentures and debenture stocks	$918,047 57
Cash on hand and in banks	1,099 97
Notes receivable	175 62
TOTAL LEDGER ASSETS AT BOOK VALUE	$919,323 16
Deduct excess of total book value of ledger assets over total authorized value	6,096 39
TOTAL ADMITTED ASSETS AT AUTHORIZED VALUE	$913,226 77

Liabilities†

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$899,721 03
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 24,823 92	
Interest	34,241 37	
Donations	487 00	
Fines	47 74	
Exchange	64 06	
Accident insurance premiums	906 70	
Total increase in ledger assets		60,570 79
Grand total		$960,291 82
Decrease in ledger assets (disbursements):		
Pensions	$ 27,386 12	
Death Claims	7,658 33	
Retiring Allowance	2,474 52	
General expenses (*see details below*)	1,219 34	
Loss on Sale or Maturity of Ledger Assets	2,230 35	
Total decrease in ledger assets		40,968 66
TOTAL LEDGER ASSETS AT END OF YEAR		$919,323 16

Analysis of General Expenses

Salaries, $425.00; auditors' fees, $50.00; legal fees, $430.09; travelling expenses, $10.00; printing and stationery, $12.42; postage and excise, $59.00; taxes (other than real estate), licenses and fees, $100.00; miscellaneous, $132.83	$ 1,219 34

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1943	160	25	25,618 24
New pensioners by retirement	...	3	3,181 71
Totals	160	28	28,799 95
Less ceased by:			
Death	3	.	.....
Withdrawal	1	.	....
Retirement	3	..	....
Total ceased	7		....
AT END OF 1944	153	28	28,799 95

HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1, 1893.

Officers.—President, S. Black; Secretary, E. C. Howell; Treasurer, J. R. Crocker.

Auditor.—W. Vernon Smith.

Actuary.—Pipe and Eckler, Toronto.

Members of Governing Executive.—J. Garvie, A. Speakman, J. Arno, S. Black, J. Crocker, G. Beckerdike, W. McBeath, Hamilton.

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†For detail of last actuarial valuation as of December 31, 1942, see page 118 of 1944 Report (business of 1943). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

First lien mortgage loans on real estate	$135,886 10
Book value of bonds, debentures and debenture stocks	739,862 01
Cash on hand and in banks	26,027 98
TOTAL LEDGER ASSETS AT BOOK VALUE	$901,776 39
Deduct excess of total book value of ledger assets over total authorized value	5,156 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$896,620 39
Deduct assets not admitted—unauthorized mortgage loans	18,503 68
TOTAL ADMITTED ASSETS	$878,116 71

Liabilities†

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$861,301 50
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 23,273 10	
Special assessments	71 98	
Interest, dividends and rents	36,168 72	
Miscellaneous	1,519 63	
Profit on sale or maturity of ledger assets	3,846 25	
Total increase in ledger assets		64,879 68
Grand total		$926,181 18
Decrease in ledger assets (disbursements):		
Claims	$ 12,907 14	
Retiring Allowances	9,882 80	
General expenses (*see details below*)	1,614 85	
Total decrease in ledger assets		24,404 79
TOTAL LEDGER ASSETS AT END OF YEAR		$901,776 39

Analysis of General Expenses

Salaries, $425.00; auditors' fees, $125.00; legal fees, $151.65; actuaries' fees and expenses, $600.00; printing and stationery, $77.15; taxes (other than real estate), licenses and fees, $105.00; miscellaneous, $131.05	$ 1,614.85

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1943	156	9	9,571 44
New members	2	..	....
New pensioners by retirement	...	3	4,033 20
Totals	158	12	13,604 64
Less ceased by:			
Withdrawal	5	..	....
Retirement	3	..	....
Total ceased	8	..	....
AT END OF 1944	150	12	13,604 64

THE INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Victor Morin, LL.D., Montreal; Past Supreme Chief Ranger, W. W. Dunlop, Toronto; Supreme Vice-Chief Ranger, J. J. Rossbottom, New York, N.Y.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, P. B. Fallis, Toronto; Supreme Physician, C. B. Parker, M.D., Toronto; Supreme Councilmen, W. R. Blight, Toronto, E. A. Jonas, Chicago, Ill., F. E. Hand, Jr., Los Angeles, Cal., G. H. Becker, M.D., San Francisco, Cal.; Supreme Counsellor, Robert Bigelow, Toronto.

Assets	$47,106,137
Ontario insurance in force (gross)	18,746,938
Total insurance in force (gross)	102,673,897

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	460,011
Premiums—Canada (net)	792,047
Premiums—Total (net)	2,461,957
Benefits paid—Ontario (net)	762,073
Benefits paid—Canada (net)	1,180,389
Total benefits paid (net)	3,144,061

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*See note on page 1.

†For detail of last Actuarial Valuation as of December 31, 1943, see page 119 of 1944 Report (business of 1943). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government or municipal employees.

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Isadore M. Babrove, 1117 St. Catherine St. W., Montreal.

Chief Agent in Ontario.—I. Weinrot, 20 Claxton Blvd., Toronto.

Assets	$1,327,009
Ontario insurance in force (gross)	413,086
Total insurance in force (gross)	1,028,691

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$20,760
Premiums—Canada (net)	50,664
Premiums—Total (net)	50.664
Benefits paid—Ontario (net)	9,835
Benefits paid—Canada (net)	14,001
Total benefits paid (net)	14,001

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Francis Fauteux, Montreal.

Chief or General Agent in Ontario.—Dr. G. J. Lunz, Hamilton.

Assets	$59,087,566
Ontario insurance in force (gross)	2,141,390
Total insurance in force (gross)	258,212,287

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 53,308
Premiums—Canada (net)	513,193
Premiums—Total (net)	5,622,213
Benefits paid—Ontario (net)	13,200
Benefits paid—Canada (net)	189,819
Total benefits paid (net)	3,380,649

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—January 1, 1895.

Officers.—President, C. W. Noltie; Secretary, F. G. Carroll; Treasurer, A. E. Knight.

Auditors.—S. C. Ferguson and W. J. Wilkey.

Actuary.—J. A. Campbell, F.A.S.

Members of Governing Executive.—A. J. Rush, F. Hart, F. Carroll, A. E. Knight, C. Noltie, London.

Statement for the Year Ended December 31, 1944

Assets

Book value of bonds, debentures and debenture stocks	$445,190 45
Cash on hand and in banks	3,598 26
TOTAL ADMITTED ASSETS	$448,788 71

Liabilities

Actuarial Reserve—Pension Fund	$577,988 00
Less—Deficit	129,199 29
TOTAL	$448,788 71

Synopsis of Operations, 1944		PENSION FUND
Total ledger assets at beginning of year		$434,045 21
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 8,695 82	
Interest	12,138 63	
Donations	85 00	
Profit on sale or maturity of ledger assets	6,063 62	
Gross increase by adjustment of ledger assets	181 63	
Total increase in ledger assets		27,164 70
Grand Total		461,209 91
Decrease in ledger assets (disbursements):		
Pensions	$ 12,069 64	
General expenses (*see details below*)	351 56	
Total decrease in ledger assets		12,421 20
TOTAL ADMITTED ASSETS		$448,788 71

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*See note on page 1.

Analysis of General Expenses

Salaries, $92.50; auditors' fees, $30.00; actuaries' fees and expenses, $100.00; taxes, licenses and fees, $55.00; miscellaneous $74.06	$	351 56

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No	No.	Annual Payment $ c.
At end of 1943	67	7	8,780 64
New members	3		
New pensioners by retirement		2	2,400 00
Totals	70	9	11,180 64
Less ceased by:			
Withdrawal	2		
Retirement	2		..
Disability	1		......
Total ceased	5		....
AT END OF 1944	65	9	11,180 64

Actuary's Valuation Balance Sheet, December 31, 1944

Liabilities

Present value of benefits on retirement at age 50 or over	$626,563 00
Present value of death, disability and withdrawal benefits	74,916 00
TOTAL	$701,479 00

Assets

Ledger Assets from Auditor's statements	$448,788 71
Present value of future contributions by members	123,491 00
Deficit	129,199 29
TOTAL	$701,479 00

The basis of Mortality in the above valuation was Rutherford's Table with interest at 3%

Rates of voluntary withdrawal were the same as used in previous valuations. The rates of disability and retirement were based on the experience of the New York Police Department adjusted to the experience of the London Police Benefit Fund.

The valuation was made by James A. Campbell, F.A.S.

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—B. S. Parker, Canadian Bank of Commerce Chambers, Winnipeg.

Assets	$20,877,516
Ontario insurance in force (gross)	173,900
Total insurance in force (gross)	118,500,521

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 5,142
Premiums—Canada (net)	20,427
Premiums—Total (net)	3,527,529
Benefits paid—Ontario (net)	1,361
Benefits paid—Canada (net)	13,708
Total benefits paid (net)	1,005,614

THE MACCABEES*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel T. Blake, Windsor.

Chief or General Agent in Ontario.—F. Garber, 316 Bloor Bldg., Toronto.

Assets	$63,420,543
Ontario insurance in force (gross)	3,525,518
Total insurance in force (gross)	247,560,900

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 103,748
Premiums—Canada (net)	677,151
Premiums—Total (net)	7,811,874
Benefits paid—Ontario (net)	72,269
Benefits paid—Canada (net)	263,440
Total benefits paid (net)	4,266,465

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*See note on page 1.

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, Toronto.
Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. W. Toronto.

Assets	$ 4,806,657
Ontario insurance in force (gross)	702,500
Total insurance in force (gross)	17,204,036

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 45,347
Premiums—Canada (net)	85,089
Premiums—Total (net)	1,042,662
Benefits paid—Ontario (net)	24,010
Benefits paid—Canada (net)	47,090
Total benefits paid (net)	566,616

NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, OAK PARK, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, Toronto.
Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

Assets	$2,638,416
Ontario insurance in force (gross)	252,223
Total insurance in force (gross)	7,062,950

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,965
Premiums—Canada (net)	8,270
Premiums—Total (net)	178,701
Benefits paid—Ontario (net)	3,271
Benefits paid—Canada (net)	5,015
Total benefits paid (net)	93,567

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—September 13, 1880.

Officers.—President, A. B. Blay; Vice-President, F. T. Johnston; Secretary, Geo. T. Hair, Treasurer, C. J. Atkins.

Auditors.—A. G. Calder, F.C.A., and J. W. Westervelt, C.A.

Actuary.—D. P. Morris, B.A., F.A.S., A.A.I.A.

Members of Governing Executive.—F. L. Mantz, J. G. Copeland, A. B. Blay, L. S. Wood, C. W. Nicholls, Geo. T. Hair, H. W. Ball, F. E. Hess, F. T. Johnston, S. J. Martin, H. V. Nicholls, G. R. Keenleyside, C. J. Atkins, London; J. C. Regan, Hamilton.

Statement for the Year Ended October 31, 1944†

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 328,752 29
Book value of bonds, debentures and debenture stocks	911,754 83
Cash on hand and in banks	44,755 55
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$1,285,262 67

Non-ledger Assets

Total interest and rents due and accrued	17,333 17
TOTAL ADMITTED ASSETS	$1,302,595 84

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 9,255 00	
Provision for unreported claims	1,000 00	
		$ 10,255 00
Contingency reserve		45,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVE		$ 55,255 00
Actuarial reserve as at October 31, 1944—Mortuary Fund		985,973 13
Surplus		261,367 71
TOTAL		$1,302,595 84

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*See note on page 1.

†In accordance with Section 258 of The Insurance Act, the Superintendent may accept statements compiled at other than the calendar year end if the society's by-laws provide for a fiscal year other than the calendar year.

Synopsis of Operations for Fiscal Year Ended October 31, 1944

		MORTUARY FUND
Total ledger assets at beginning of year		$1,242,737 42
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 26,036 00	
Interest and rents	50,388 34	
Profit on sale or maturity of ledger assets	27,906 33	
Total increase in ledger assets		104,330 67
Grand total		$1,347,068 09
Decrease in ledger assets (disbursements):		
Claims	$ 41,067 00	
General expenses (*see details below*)	20,738 42	
Total decrease in ledger assets		61,805 42
TOTAL LEDGER ASSETS AT END OF YEAR		$1,285,262 67

Analysis of General Expenses

Head Office expenses—salaries, $5,483.00; auditors' fees, $600.00; actuaries' fees and expenses, $200.00; travelling expenses, $815.30; rents, $1,080.00; miscellaneous, $451.60	$ 8,629 90
All other expenses—agency commissions, $132.00; express, telegrams and telephone, $96.55; legal fees, $26.00; printing and stationery, $571.40; postage and excise, $399.20; taxes (other than real estate), licenses and fees, $155.00; advertising, $17.28; convention and meetings, $1,955.23; miscellaneous, $8,755.86	12,108 52
TOTAL	$ 20,738 42

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	NO.	AMOUNT
		$
At end of 1943	2,491	1,590,505
New effected	114	67,788
Totals	2,605	1,658,293
Less ceased by:		
Death	56	33,229
Lapse	34	20,419
Total ceased	90	53,648
AT END OF 1944	2,515	1,604,645

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $1,604,645.

Actuary's Valuation Balance Sheet, October 31, 1944

Assets

Assets	$1,302,595 84
Present value of future premiums	171,703 50
TOTAL	$1,474,299 34

Liabilities

Liabilities	$ 10,255 00
Present value of sums assured	1,157,676 63
Reserve for depreciation of securities	45,000 00
Excess of total assets over total liabilities	261,367 71
TOTAL	$1,474,299 34

The basis of the above valuation was the British Offices Ultimate Table O M (5) with interest at 3%. The rate of expense charge was taken as 50%.

Total insurance valued not including bonuses on policies was $1,604,645.00.

Ratio of solvency was 121.5%.

The above valuation was compiled by D. P. Morris, B.A., F.A.S., F.A.I.A.

ONTARIO SECONDARY SCHOOL TEACHERS' FRATERNAL SOCIETY

HEAD OFFICE, 30 BLOOR ST. W., TORONTO, ONT.

Incorporated.—September 12, 1939.

Officers.—Chairman, H. T. Donaldson; Vice-Chairman, J. W. Ansley; Secretary-Treasurer, R. W. E. McFadden.

Auditors.—E. Hampson and H. G. Harvey.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—J. W. Ansley, H. T. Donaldson, Toronto; E. O. Hall, London; W. S. Hall, Wingham; K. S. Hill, Belleville; A. C. Morris, Stratford.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$ 39,958 32
Cash on hand and in banks	4,025 41
TOTAL LEDGER ASSETS AT BOOK VALUE	$ 43,983 73

Non-ledger Assets

Total interest accrued	258 58
TOTAL ADMITTED ASSETS	$ 44,242 31

Liabilities

MORTUARY FUND:	
Actuarial reserve	$ 44,090 00
Surplus	152 31
TOTAL	$ 44,242 31

Synopsis of Operations by Funds, 1944

	MORTUARY FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	35,534 75	3,561 96	39,096 71
Increase in ledger assets:			
Receipts—			
Premiums, dues and assessments	6,303 81	....	6,303 81
Interest	997 97	57 22	1,055 19
Transfers to	....	630 38	630 38
Total increase in ledger assets	7,301 78	687 60	7,989 38
Grand Total	42,836 53	4,249 56	47,086 09
Decrease in ledger assets:			
Disbursements—			
Claims	2,000 00	....	2,000 00
General expenses *(see details below)*	....	471 98	471 98
Transfers from	630 38	....	630 38
Total decrease in ledger assets	2,630 38	471 98	3,102 36
TOTAL LEDGER ASSETS AT END OF YEAR	40,206 15	3,777 58	43,983 73
Non-ledger assets	258 58	....	258 58
TOTAL ADMITTED ASSETS	40,464 73	3,777 58	44,242 31
Total liabilities and actuarial reserves	44,090 00	....	44,090 00
Deficit OR SURPLUS (S)	*3,625 27*	(S)3,777 58	(S) 152 31

Analysis of General Expenses

Salaries, $200.00; auditors' fees, $10.00; actuaries' fees and expenses, $100.00; travelling expenses, $20.50; advertising, $10.00; medical fees, $5.00; printing and stationery, $21.33; postage and excise, $46.35; taxes (other than real estate), licenses, fees, $30.00; miscellaneous, $28.80	$ 471 98

Exhibit of Mortuary Certificates

	Total Business (All in Ontario)	
	No.	Amount
		$
At end of 1943	912	912,000
New effected	27	27,000
Old revived	7	7,000
Totals	946	946,000
Less ceased by:		
Death	2	2,000
Maturity	3	3,000
Expiry	41	41,000
Total ceased	46	46,000
At End of 1944	900	900,000

Total amount of mortuary certificates in force at end of year analyzed as to plan—Term, $900,000.

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Liabilities

Value of future claims from 900 members	$206,150 00
Less value of 93% of their future premiums	162,060 00
Reserve Required	$ 44,090 00

Assets

Book value of bonds	$ 38,960 00
Accrued interest	250 00
Cash in banks	1,250 00
Deficit	3,630 00
Total	$ 44,090 00

The basis of the above valuation was the AM (5) Table of Mortality with 3% interest, and it was assumed that 93% of future premiums would be allocated to the Mortuary Fund.

The rate of interest earned in 1944 was 2.67%.

The ratio of actual to expected claims in 1944 was 22%.

The valuation was compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE ORDER OF ITALO CANADIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Supreme Venerable, A. Mei; Ex-Supreme Venerable, N. Vigilante; Supreme Treasurer, A. Fabi; Recorder Secretary, R. Rossi; Supreme Orator, T. Boschi; Trustees, A. Bartolotti, L. Palermo, G. Violino, A. Spada, D. DiGiulio, L. Gabrielle.

Assets	$ 48,285
Ontario insurance in force (gross)	66,193
Total insurance in force (gross)	175,658

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	3,832
Premiums—Canada (net)	10,180
Premiums—Total (net)	10,180
Benefits paid—Ontario (net)	887
Benefits paid—Canada (net)	3,385
Total benefits paid (net)	3,385

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.

Officers.—Chairman, F. McRae; Secretary, F. McFadden; Treasurer, F. G. Kennedy.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A., Ottawa.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—F. McRae, G. Burnett, G. P. Gordon, D. A. McMillan, G. C. Medcalf, N. A. Bordeleau, N. Blackler, P. L. MacRostie, A. Cochrane, Ottawa.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$819,813 59
Cash on hand and in banks	829 40
TOTAL LEDGER ASSETS AT BOOK VALUE	$820,642 99
Deduct excess of total book value of ledger assets over total authorized value	2,053 35
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$818,589 64

Non-ledger Assets

Total interest due and accrued	17,220 09
TOTAL ADMITTED ASSETS	$835,809 73

Liabilities

Actuarial Reserve—Pension Fund	$1,292,800 00
Less—Deficit	456,990 27
TOTAL	$835,809 73

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$768,773 65
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 24,450 66	
City of Ottawa grant—regular	7,000 00	
City of Ottawa grant—enlisted men	3,159 31	
Interest	30,852 65	
Premium on exchange	821 47	
Profit on sale or maturity of ledger assets	22,598 59	
Total increase in ledger assets		88,882 68
Grand Total		$857,656 33
Decrease in ledger assets (disbursements):		
Superannuation payments	$ 28,785 94	
Retiring allowance	1,851 96	
Death benefits	4,400 00	
General expenses (*see details below*)	1,975 44	
Total decrease in ledger assets		37,013 34
TOTAL LEDGER ASSETS AT END OF YEAR		$820,642 99

Analysis of General Expenses

Salaries, $600.00; actuaries' fees and expenses, $950.34; printing and stationery, $76.55; postage and excise, $29.69; licenses and fees, $100.00; miscellaneous, $218.86	$ 1,975 44

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	NO.	NO.	ANNUAL PAYMENT
At end of 1943	182	25	$25,761 59
New members	8	..	....
New pensioners by retirement	...	6	6,295 92
Totals	190	31	32,057 51
Less ceased by:			
Death	2	1	875 50
Retirement	6	..	....
Total ceased	8	1	875 50
AT END OF 1944	182	30	$31,182 01

Actuary's Valuation Balance Sheet, December 31, 1944

Assets

Future contributions from 177 contributors	$ 302,800 00
Funds on hand	837,900 00
Deficit	454,900 00
TOTAL	$1,595,600 00

Liabilities

Pension payments to 29 present pensioners	$ 304,300 00
Pensions to be paid to the survivors of the 177 contributors in service	1,231,000 00
Death payments to be paid in respect of such of the 177 contributors as may die in service	44,000 00
Returns of contributions to be paid to those of the 177 contributors who may withdraw from service	5,000 00
Expenses in connection with present members	11,300 00
TOTAL	$1,595,600 00

The basis of the above valuation was the American Male Annuitant's Table for the mortality experience of present and future pensioners. The service experience of members has been based on the experience in the Fund during the past 16 years. An interest assumption of 3½% has been used throughout.

The rate of interest earned in 1944 was 3.97%.

The above valuation was compiled by M. A. Mackenzie, M.A., F.A.S.; and N. E. Sheppard, M.A., F.I.A.

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April, 1926.

Officers.—Chairman, Ernest Sabourin; Secretary, John McCulloch; Treasurer, Joseph Downey.

Auditors.—Arthur A. Crawley and A. M. Milne.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—Mayor J. E. S. Lewis, Magistrate G. E. Strike, A. G. McDougall, Ottawa.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 7,000 00
Book value of bonds, debentures and debenture stocks	707,984 05
Cash on hand and in banks	9,211 44
Province of Alberta coupons at cash value	6,075 00
TOTAL LEDGER ASSETS AT BOOK VALUE	$730,270 49
Deduct excess of total book value of ledger assets over total authorized value	3,080 30
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$727,190 19
Non-ledger Assets	
Total interest due and accrued	10,087 10
TOTAL ADMITTED ASSETS	$737,277 29

Liabilities†

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$691,466 89
Increase in ledger assets (receipts):		
Premiums, dues and assessments	$ 30,680 35	
Interest	28,707 51	
Sale of bicycles	230 00	
Donations	55 00	
Profit on sale or maturity of ledger assets	61 47	
Total increase in ledger assets		59,734 33
Grand total		$751,201 22
Decrease in ledger assets (disbursements):		
Pensions	$ 19,083 92	
Retiring allowances	1,295 92	
General expenses (*see details below*)	550 89	
Total decrease in ledger assets		20,930 73
TOTAL LEDGER ASSETS AT END OF YEAR		$730,270 49

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†For last actuarial valuation as of December 31, 1942, see page 126 of 1943 Report (Business of 1942). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Analysis of General Expenses

Salaries, $304,12; legal fees, $60.00; licenses and fees, $105.00; miscellaneous, $81.77.	$ 550 89

Exhibit of Pension Fund

	Total Active Members (All in Ontario)	Total Pensioned Members (All in Ontario)	
	No.	No.	Annual Paymen
			$ c.
At end of 1943	147	15	21,177 50
New pensioners by retirement	...	1	1,123 41
Totals	147	16	22,300 91
Less ceased by:			
Death	...	1	1,100 00
Withdrawal	2	..	....
Retirement	1	..	....
Total ceased	3	1	1,100 00
At End of 1944	144	15	21,200 91

THE RELIABLE LIFE INSURANCE SOCIETY

HEAD OFFICE, HAMILTON, ONT.

Incorporated and commenced business.—March 1, 1887.

Officers.—Grand Councillor, P. M. Button; Grand Vice-Councillor, E. Gernaey; Grand Recorder Treasurer, C. H. Fitch.

Auditors.—Wright, Pounder & Co., Hamilton.

Actuary.—S. H. Pipe, Toronto.

Governing Executive.—P. M. Button, Scotland, Ont.; E. Gernaey, A. Chevalier, O.B.E., Montreal; J. L. Archer, Wm. Benson, Toronto.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of real estate less encumbrances—office premises	$ 32,000 00
Amounts secured by Society's certificates in force—liens, $530.54; loans and advances under automatic non-forfeiture provisions, $138,065.34	138,595 88
Book value of bonds, debentures and debenture stocks	2,750,482 54
Cash on hand and in banks	65,312 72
Deposit with Quebec Government	5,000 00
Unemployment insurance stamps	64
TOTAL LEDGER ASSETS AT BOOK VALUE	2,991,391 78
Deduct excess of total book value of ledger assets over total authorized value	111,820 29
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$2,879,571 49

Non-ledger Assets

Total interest, dividends and rents due and accrued	36,362 33
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	16,378 75
TOTAL NON-LEDGER ASSETS	$ 52,741 08
TOTAL ADMITTED ASSETS	$2,932,312 57

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 67,808 91	
Provision for unreported claims	2,000 00	
Premiums, dues and assessments received in advance	16,752 38	
		$ 86,561 29
SICKNESS AND ACCIDENT AND FUNERAL FUNDS:		
Claims due and unpaid	$ 2,917 30	
Provision for unreported claims	2,000 00	
Premiums, dues and assessments received in advance	2,279 66	
		7,196 96
JUVENILE FUND:		
Premiums, dues and assessments received in advance		1,158 90
GUARANTEE FUND:		
Premiums, dues and assessments received in advance		86

GENERAL EXPENSE FUND:	
Commissions	2,626 21
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED	$ 97 544 22
Special reserve	$ 11,500 00
Reserve for Grand Council meetings	5,000 00
Reserve for dividends	11,000 00
Interest reserve	50 000 00
National building reserve	300 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES	$ 175,341 22
ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:	
Mortuary fund	$2,233,671 00
Sickness and accident fund	112,541 00
Juvenile fund	34,975 00
TOTAL ACTUARIAL RESERVES	$2,381,187 00

Synopsis of Operations by Funds, 1944

	MORTUARY FUND	SICKNESS AND ACCIDENT FUND	JUVENILE FUND	GUARANTEE FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	2,761,802 84	191,521 03	41,186 10	1,000 00	15.282 84	3.010,792 81
Increase in ledger assets:						
Receipts:						
Premiums, dues and assessments	205,019 99	25,044 70	15,813 77	81 00	2,313 36	248 272 82
Interest, dividends and rents	114,792 25	8,510 68	2,004 53	5 00	....	125,312 46
Premium on foreign exchange	206 75	1 68	13 63	.....	.....	222 06
Sundry Revenue	....	....	....	.....	249 87	249 87
Total receipts	320,018 99	33,557 06	17,831 93	86 00	2,563 23	374,057 21
Transfers to	....	....	.....	.....	123,453 33	123,453 33
Total increase in ledger assets	320,018 99	33,557 06	17,831 93	86 00	126,016 56	497,510 54
Grand Total	3,081,821 83	225,078 09	59,018 03	1,086 00	141,299 40	3 508,303 35
Decrease in ledger assets:						
Disbursements:						
Claims	213,991 84	19,741 50	220 00	....	.....	233,953 34
Matured endowments	4,500 00	....	.....	.....	.....	4,500 00
Surrender values	17,212 32	....	242 18	.....	.....	17,454 50
Dividends to members	7,630 14	....	.....	.....	.....	7,630 14
Other disbursements	180 50	6 16	34 70	.....	.....	221 36
General expenses (*see details below*)	....	....	....	.....	118,681 91	118,681 91
Gross decrease by adjustment of ledger assets	9,870 03	949 00	197 96	.....	.....	11,016 99
Total disbursements	253,384 83	20,696 66	694 84	....	118,681 91	393,458 24
Transfers from	107,023 94	10,017 89	6,325 50	86 00	.....	123,453 33
Total decrease in ledger assets	360,408 77	30,714 55	7,020 34	86 00	118,681 91	516,911 57
TOTAL LEDGER ASSETS AT END OF YEAR	2,721,413 06	194,363 54	51,997 69	1,000 00	22,617 49	2,991,391 78
Deduct excess of total book value of ledger assets over total authorized value	109,573 81	2,246 48	.....	.....	.....	111,820 29
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	2,611,839 25	192,117 06	51,997 69	1,000 00	22,617 49	2,879,571 49
Non-ledger assets	46,579 88	4,352 34	1,768 36	40 50	.....	52,741 08
TOTAL ADMITTED ASSETS	2,658,419 13	196,469 40	53,766 05	1,040 50	22,617 49	2,932,312 57
Liabilities for claims and expenses, due and accrued	86,561 29	7,196 96	1,158 90	86	2,626 21	97,544 22
Special reserves	65,300 00	10,000 00	2,500 00	.....	.....	77,800 00
Actuarial reserves	2,233,671 00	112,541 00	34,975 00	.....	.....	2,381,187 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	2,385,532 29	129,737 96	38,633 90	86	2,626 21	2,556,531 22
SURPLUS	272,886 84	66,731 44	15,132 15	1,039 64	19,991 28	375 781 25

Analysis of General Expenses

Head office expenses—salaries, $24,286.14; directors' fees, $3,074.70; auditors' fees, $900.00; actuaries' fees and expenses, $1,950.00; travelling expenses, $713.40; rents (including $2,500.00 for Society's occupancy of its own buildings), $2,500.00; miscellaneous, $1,475.63	$ 34,899 87
Agency and organization expenses—commissions, $38,394.25; salaries, $22,877.25; travelling expenses, $3,019.45; rents, $2,170.00; miscellaneous, $1,518.93	67,979 88
All other expenses—advertising $125.12; books and periodicals, $90.89; express, postage, excise and telegrams and telephone, $1,711.62; legal fees, $785.90; medical fees, $3,190.00; official publications, $2,778.30; office furniture, $281.60; printing and stationery, $4,923.74; taxes (other than real estate), licenses and fees, $508.33; miscellaneous, $1,406.66	15,802 16
TOTAL	$118,681 91

Exhibit of Certificates

	MORTUARY				JUVENILE				FUNERAL	
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL		IN ONTARIO	TOTAL
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	NO.
		$		$		$		$		
At end of 1943	6,360	5,134,985	8,263	6,563,383	1,209	430,000	1,496	551,400	360	536
New effected	510	511,650	892	904,800	376	157,000	648	249,400	107	393
Old revived	33	22,500	43	32,000	32	13,300	43	16,000	10	11
Old increased		500		500						
Transferred	23	17,700	29	22,700	6	1,500	7	1,700	1	2
Totals	6,926	5,687,335	9,227	7,523,383	1,623	601,800	2,194	818,500	478	942
Less ceased by:										
Death	219	199,728	262	240,457			2	220		
Maturity	4	4,000	5	4,500						
Surrender	63	53,450	84	68,196	9	3,000	9	3,000		
Lapse	272	237,200	356	306,950	269	102,000	337	122,500	106	178
Decrease		8,780		11,983				80		
Transfer	21	15,200	29	22,700	5	1,400	7	1,700	1	2
Total ceased	579	518,358	736	654,786	283	106,400	355	127,500	107	180
AT END OF 1944	6,347	5,168,977	8,491	6,868,597	1,340	495,400	1,839	691,000	371	762
Temporarily suspended			110	95,900			134	47,700		79

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life. $3,625,843; Limited Life. $1,748,958; Endowment, $1,216,046; Term, $277,750; Other plans. $691,000; Total $7,559,597.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for waiver of premium in case of disability: Mortuary certificates—number, 2,720; amount. $2,202,850; Juvenile certificates—number, 189; amount, $81,900.

Actuary's Valuation Balance Sheet, December 31, 1944

ADULT MORTUARY FUND

Assets

Book value of bonds not in default	$2,172,497 87
Authorized value of bonds in default	238,935 57
Value of real estate	32,000 00
Policy loans	138,130 39
Cash	25,275 42
Quebec deposit	5,000 00
Non-ledger assets	40,977 11
TOTAL	$2,652,816 36

Liabilities

Reserves per valuation summary	$2,233,671 00
Reserve for Grand Council meeting	5,000 00
Reserve for dividends	10,000 00
Accrued liabilities	86,561 29
Interest reserve	50,000 00
Surplus	267,584 07
TOTAL	$2,652,816 36

Basis of the above valuation was:

(*a*) For certificates issued prior to October 1. 1937—A M(5) Table of Mortality using continuous functions, and interest at 3¾% for certificates under the Whole Life plan, and interest at 3½% for all other plans. The net premiums valued were the gross premiums less 5% of the gross premiums and $3.75 per thousand per annum.

(*b*) For certificates issued between October 1, 1937 and December 31, 1943—A M(5) Table with interest at 3½%. A modified preliminary term method was used by which the allowance under any certificate, for first-year expenses, was limited in the valuation to the amount of the 20 Payment Life premium for the amount of insurance and for the age of entry under the certificate valued.

(*c*) Certificates issued in 1944 were valued on the same basis as (*b*) above, with interest at 3%.

Average rate of interest earned on ledger assets was 4.47%.

The mortality experienced on the gross amount at risk was 88.9% of the expected up to age 59 and 94.5% from age 60 up. The total mortality on the gross amount at risk was 93.8%. Ratio of assets to liabilities 111.2%.

JUVENILE MORTUARY FUND

Assets

Book value of bonds not in default	$ 46,502 91
Cash	5,029 29
Policy loans	465 49
Non-ledger assets	1,768 36
TOTAL	$ 53,766 05

Liabilities

Reserves per valuation summary	$ 34,975 00
Other liabilities	1,158 90
Dividend reserve	1,000 00
General reserve	1,500 00
Surplus	15,132 15
TOTAL	$ 53,766 05

Certificates issued prior to 1939 were valued by the AM(5) Table using net premium equal to 60% of the gross premium with 3½% interest. Certificates issued between 1939 and 1943 were valued on the net level premium basis by the AM(5) Table at 3½% interest. Certificates issued in 1944 were valued on the same basis with 3% interest.

Insurance valued (maximum) was $691,000.

Ratio of assets to liabilities was 139.2%.

SICK BENEFIT FUND

Assets

Book value of bonds not in default	$162,929 25
Authorized value of bonds in default	17,796 65
Cash	11,391 16
Non-ledger assets (excluding interest due)	4,211 80
TOTAL	$196,328 86

Liabilities

Reserves per valuation summary	$112,541 00
Other liabilities	7,196 96
General reserve	10,000 00
Surplus	66,590 90
TOTAL	$196,328 86

Basis of valuation: The certificates issued under the sickness plan in force prior to 1937 were valued upon the basis of the M.U.O.O.F. Table and 3½% interest. Occupation Group A.H.J., Area 1, Rural and Urban combined, using the first three months' sickness only. The net premiums valued were 60% of the gross premiums. The new plans issued from 1937 on were valued on the basis of the same table, using the first twelve months' sickness. A modified preliminary term method was used by valuing the net premiums at age of entry, plus six months, according to the table used in the valuation. Certificates issued in 1944 are valued on a basis of 3% interest. Basis of funeral benefits—AM(5) Table with 3½% interest.

Ratio of assets to liabilities was 151.3%.

All the above valuations were compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A., Toronto.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—T. H. Simpson, Hamilton.
Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets	$30,936,557
Ontario insurance in force (gross)	1,036,528
Total insurance in force (gross.)	66,222,002

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 25,193
Premiums—Canada (net)	71,554
Premiums—Total (net)	1,957,504
Benefits paid—Ontario (net)	24,997
Benefits paid—Canada (net)	66,051
Total benefits paid (net)	2,733,373

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*See note on page 1.

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, Toronto.

Chief or General Agent in Ontario.—Joseph Petric, 248 Seaton St., Toronto.

Assets	$10,583,893
Ontario insurance in force (gross)	69,900
Total insurance in force (gross)	45,170,976

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 1,926
Premiums—Canada (net)	8,008
Premiums—Total (net)	1,272,541
Benefits paid—Ontario (net)	447
Benefits paid—Canada (net)	5,654
Total benefits paid (net)	656,341

SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—President, H. Pickering; Vice-President, W. E. Miller; Secretary, W. V. Oglesby; Treasurer, T. H. Frankling; Past President, S. W. Oakley.

Auditors.—Sharp, Milne & Co., C.A's.

Actuary.—N. E. Sheppard, M.A., F.B.I.A.

Governing Executive.—Supreme Council consisting of above mentioned officers, elected by Supreme Lodge at Kingston, Ont., August 11, 1942.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of real estate—office premises, $34,804.15 held for sale, $2,911.17	$ 37,715 32
First lien mortgage loans on real estate	600 00
Amounts of liens secured by Society's certificates in force	15,104 61
Book value of bonds, debentures and debenture stocks	457,749 12
Cash on hand and in banks	19,051 10
TOTAL LEDGER ASSETS AT BOOK VALUE	$530,220 15
Deduct excess of total book value of ledger assets over total authorized value	631 99
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$529,588 16

Non-ledger Assets

Total interest and rents due and accrued	$ 4,822 76
Balance from funeral fund per contra	833 06
TOTAL ADMITTED ASSETS	$535,243 98

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 2,727 50	
Provision for unreported claims	2,000 00	
		4,727 50
FUNERAL FUND:		
Provision for unreported claims	2,500 00	
Due General Fund Supreme Office for expenses	833 06	
		3,333 06
SHAKESPEARE MEMORIAL FUND (in trust)		498 77
GENERAL EXPENSE FUND—Accounts payable		12 15
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		8,571 18
Contingency reserve		20,000 00
Reserves and special funds		53,808 91
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 82,380 39

ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:	
Mortuary Fund	$349,590 00
Sickness Fund (not calculated)	....
Funeral Fund (not calculated)	......
TOTAL ACTUARIAL RESERVES	$349,590 00

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*See note on page 1.

Synopsis of Operations by Funds, 1944

	Mortuary Fund	Central Sickness Fund	Guarantee Fund	Supreme Lodge Expense Fund	Funeral Fund	Widows' and Orphans' Fund	Shakespeare Memorial Fund	Hospital Fund	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Total ledger assets at beginning of year	411,080 33	2,382 11	9,824 69	13,500 28	31,809 12	1,975 09	482 66	183 69	65,947 19	537,185 16
Increase in ledger assets:										
Receipts—										
Premiums, dues and assessments	23,687 20	4,251 01	531 53	4,034 74	22,189 39			1,386 50	6,171 06	62,251 43
Interest, dividends and rents	16,727 57	47 71	378 09	407 18	1,257 43	51 63	12 61	1 29	1,361 94	20,245 45
Other revenue	76 12		320.75						1,572 54	1,969 41
Profit on sale or maturity of ledger assets	2,000 00				191 08					2,191 08
Total receipts	42,490 89	4,298 72	1,230 37	4,441 92	23,637 90	51 63	12 61	1,387 79	9,105 54	86,657 37
Transfers to									8,715 35	8,715 35
Total increase in ledger assets	42,490 89	4,298 72	1,230 37	4,441 92	23,637 90	51 63	12 61	1,387 79	17,820 89	95,372 72
Grand total	453,571 22	6,680 83	11,055 06	17,942 20	55,447 02	2,026 72	495 27	1,571 48	83,768 08	632,557 88
Decrease in ledger assets:										
Disbursements—										
Claims	31,678 73	2,951 87			29,690 00			1,376 00		65,696 60
Surrender values	10,597 86									10,597 86
Other disbursements						35 00				35 00
General expenses (*see details below*)									17,292 92	17,292 92
Total disbursements	42,276 59	2,951 87			29,690 00	35 00		1,376 00	17,292 92	93,622 38
Transfers from	5,016 87	213 63	1,230 37	287 00	1,844 96			122 52		8,715 35
Total decrease in ledger assets	47,293 46	3,165 50	1,230 37	287 00	31,534 96	35 00		1,498 52	17,292 92	102,337 73
TOTAL LEDGER ASSETS AT END OF YEAR	406,277 76	3,515 33	9,824 69	17,655 20	23,912 06	1,991 72	495 27	72 96	66,475 16	530,220 15
Deduct excess of total book value of ledger assets over total authorized value	369 18		274 69		+11 88					631 99
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	405,908 58	3,515 33	9,550 00	17,655 20	23,923 94	1,991 72	495 27	72 96	66,475 16	529,588 16
Non-ledger assets	4,054 52	25 00	37 50	147 08	205 49	17 75	3 50		1,164 98	5,655 82
TOTAL ADMITTED ASSETS	409,963 10	3,540 33	9,587 50	17,802 28	24,129 43	2,009 47	498 77	72 96	67,640 14	535,243 98
Liabilities for claims and expenses, due and accrued	4,727 50				3,333 06		498 77		12 15	8,571 48
Contingency reserve	20,000 00									20,000 00
Reserves and special funds		3,540 33	9,587 50	17,802 28	20,796 37	2,009 47		72 96		53,808 91
Actuarial reserves	349,590 00	†			†					349,590 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	374,317 50	3,540 33	9,587 50	17,802 28	24,129 43	2,009 47	498 77	72 96	12 15	431,970 39
SURPLUS	35,645 60								67,627 99	103,273 59

†Actuarial reserve not computed

Analysis of General Expenses

Head Office expenses—salaries, $10,211.40; directors' fees, $381.10; auditors' fees, $500.00; actuarial fees, $200.00; Supreme President's expenses, $150.00; travelling expenses, $290.80; rents, $1,250.00; printing and supplies, $176.68	$ 13,159 98
Agency expenses—commissions, $944.38; travelling expenses, $70.95; miscellaneous, $241.70	1,257 03
Other expenses—official publication, $496.79; express, telegraph and telephone, etc., $625.77; junior members, $88.50; lodge supplies, $778.52; unemployment insurance, $71.55; taxes, licenses and fees, $428.81; medical fees, $16.25; miscellaneous, $369.72	2,875 91
TOTAL	$ 17,292 92

Exhibit of Mortuary Certificates

	In Ontario		Total	
	No.	Amount	No.	Amount
		$ c.		$ c.
At end of 1943	720	622,855 98	967	840,041 00
New effected	27	9,000 00	189	28,300 00
Totals	747	631,855 98	1,156	868,341 00
Less ceased by:				
Death	27	24,338 73	32	27,891 23
Surrender	12	11,890 00	19	20,310 00
Lapse	1	1,000 00	1	1,000 00
Decrease	...	1,543 00	...	2,292 32
Transferred	1	550 00	..	....
Total ceased	41	39,321 73	52	51,493 55
AT END OF 1944	706	592,534 25	1,104	816,847 45

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $378,016.63; Twenty Pay Life, $398,630.82; Other plans—Death Benefit, $40,200.00. Total, $816,847.45

Exhibit of Sickness and Funeral Certificates

	Number (Adult and Junior)	
	In Ontario	Total
At end of 1943	7,399	11,949
New effected	165	295
Totals	7,564	12,244
Less ceased by		
Death	212	330
Lapse	377	576
Total ceased	589	906
AT END OF 1944	6,975	11,338

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Liabilities

Net reserves on policies, including vested bonuses	$341,830 00
Outstanding claims and provisions for unreported claims	4,730 00
Value of 4 % of future premiums payable to secretaries	7,760 00
Reserve for contingencies	20,000 00
Surplus	35,640 00
TOTAL	$409,960 00

Assets

Bonds not in default	$373,040 00
Bonds in default at authorized value	3,600 00
Accrued interest on bonds not in default	4,050 00
Loans on policies	15,100 00
Cash on hand	14,170 00
TOTAL	$409,960 00

The basis of the above valuation was the AM(5) Table with interest at 3%. The premiums valued were 92 % of future premiums and the reserve includes an annual allowance of $2.00 per $1,000 of the sums assured in force. In addition, a special reserve has been set up to take care of the 4 % commission payable to secretaries on gross premiums to be collected on policies now in force.

The rate of interest earned during 1944 on the mean ledger assets was 4.08%. Ratio of actual claims incurred during 1944 to expected claims by the AM(5) Table of Mortality was 88.5 %.

The ratio of assets to liabilities was 109.5 %.

The valuation was compiled by N. E. Sheppard, M.A., F.I.A.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION*

HEAD OFFICE, TORONTO, ONT

Officers.—Grand Chief, G. Anderson; Grand Secretary-Treasurer, Robert Lewis; Actuary, Prof. M. A. Mackenzie.

Executive Board.—W. A. Murray, Geo. Anderson, Robert Lewis, Miss M. Green, Judge John Tytler, J. S. Clouston, Robt. Collier, G. W. Robertson, D. Grundie, A. H. McDonald.

Assets	$2,163,104
Ontario insurance in force (gross)	3,204,608
Total insurance in force (gross)	6,160,094

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 68,359
Premiums—Canada (net)	140,451
Premiums—Total (net)	140,451
Benefits paid—Ontario (net)	59,180
Benefits paid—Canada (net)	82,745
Total benefits paid (net)	82,745

TORONTO FIRE DEPARTMENT SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, TORONTO, ONT

Incorporated.—January, 1891.

Officers.—Chairman, D. A. Balfour, Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Members of Governing Executive.—D. A. Balfour, G. A. Lascelles, W. G. Angus, K.C., Geo. Sinclair, J. W. Thomson.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	$4,505,989 90
TOTAL LEDGER ASSETS AT BOOK VALUE	$4,505,989 90
Deduct excess of total book value of ledger assets over total authorized value	3,197 81
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$4,502,792 09

Non-ledger Assets

Total interest due and accrued	$ 51,862 37
TOTAL ADMITTED ASSETS	$4,554,654 46

Liabilities

Bank overdraft	$ 78,695 71
Death claim payable	3,000 00
Actuarial reserve—Pension Fund	6,667,200 00
TOTAL LIABILITIES INCLUDING ACTUARIAL RESERVE	$6,748,895 71
Less deficit	2,194,241 25
TOTAL	$4,554,654 46

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$4,299,740 44
Increase in ledger assets (receipts):		
Contributions	$108,148 78	
Grant from City of Toronto	27,300 00	
Interest	178,460 46	
Exchange, donations and fines	1,778 68	
Total receipts	$315,687 92	
Increase in ledger liabilities—bank overdraft	37,081 88	
Total increase in ledger assets		352,769 80
Grand total		$4,652,510 24
Decrease in ledger assets (disbursements):		
Pensions	$116,458 60	
Death claims	28,726 44	
General expenses (*see details below*)	1,335 30	
Total decrease in ledger assets		146,520 34
TOTAL LEDGER ASSETS AT END OF YEAR		$4,505,989 90

Analysis of General Expenses

Salaries, $500.00; printing and stationery, $117.13; postage and excise, $154.32; taxes, licenses and fees, $155.00; miscellaneous, $408.85	$ 1,335 30

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*See note on page 1.

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1943	629	99	114,317 78
New pensioners:			
By retirement		1	2,000 00
By disability		8	9,831 48
Totals	629	108	126,149 26
Less ceased by:			
Death	8	9	9,209 38
Resigned	1		....
Pensioned	9		....
Dismissed	1		....
Total ceased	19	9	9,209 38
AT END OF 1944	610	99	116,939 88

Actuary's Valuation Balance Sheet, December 31, 1944

Liabilities

To 99 men drawing pensions	$1,214,600 00
To pensions to survivors of 610 contributors with a guarantee of at least $3,500 as pension payments	6,324,800 00
To payments on death while in service or on withdrawal from service by such of the 610 men as are expected to claim such payments	163,000 00
To claims awaiting adjustment	3,000 00
To expenses connected with present members	9,600 00
TOTAL	$7,715,000 00

Assets

By future contributions from 610 men on the active list (7% of salaries)	$ 966,500 00
By value of future grants promised by the City	78,300 00
By funds on hand	4,479 200,00
By deficit	2,191,000 00
TOTAL	$7,715,000 00

The rate of interest assumed in the valuation is 3½% for the future lifetime of the present 99 pensioners and 3¼% for the future service and lifetime of the present contributors.

The rate of interest earned on the funds was 4.16% in 1943 and 4.07% in 1944.

The American Annuitants' Ultimate Mortality Table has been used in computing the pension liability for present and prospective pensioners.

The above valuation was made by M. A. Mackenzie, M.A., F.I.A. and N. E. Sheppard, M.A., F.I.A.

The governing executive are at the present time investigating proposals for eliminating the deficit.

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1882.

Officers.—Chairman, W. J. McAllister; Vice-Chairman, H. E. McCallum; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Actuary.—Hugh H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

Members of Governing Executive.—H. E. McCallum, G.A. Lascelles, W. G. Angus, K.C. E. C. Dunn, W. J. McAllister, H. McIntyre, J. A. Cope, Toronto.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

First lien mortgage loans on real estate	$ 31,800 00
Book value of bonds, debentures and debenture stocks	5,947,137 29
TOTAL LEDGER ASSETS AT BOOK VALUE	$5,978,937 29
Deduct excess of total book value of ledger assets over total authorized value	6,939 72
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	$5,971,997 57

Non-ledger Assets

Total interest due and accrued	$ 81,497 06
Total assessments due but not received by Head Office	1,159 70
TOTAL NON-LEDGER ASSETS	$ 82,656 76
TOTAL ADMITTED ASSETS	$6,054,654 33

Liabilities†

Bank overdraft	$ 152,365 73
Printing account payable	7 29
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES	$ 152,373 02

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		$5,664,488 94
Increase in ledger assets (receipts):		
Contributions	$146,702 21	
Grants from City of Toronto	153,941 00	
Interest	243,224 72	
Exchange and donations	1,680 05	
Total receipts	$545,547 98	
Increase in ledger liabilities—bank overdraft	87,503 59	
Total increase in ledger assets		633,051 57
Grand total		$6,297,540 51
Decrease in ledger assets (disbursements):		
Pensions	$295,667 31	
Retiring allowances	6,670 53	
Death claims	12,500 00	
General expenses (*see details below*)	3,765 38	
Total decrease in ledger assets		318,603 22
TOTAL LEDGER ASSETS AT END OF YEAR		$5,978,937 29

Analysis of General Expenses

Salaries, $500.00; actuaries' fees, $2,511.64; printing and stationery, $179.28; postage and excise, $236.96; taxes, licenses and fees, $155.00; miscellaneous, $182.50	$ 3,765 38

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			$ c.
At end of 1943	792	239	298,576 71
New pensioners:			
By retirement	...	6	7,474 96
By disability	...	9	10,550 77
Totals	792	254	316,602 44
Less ceased by:			
Death	8	9	11,824 63
Withdrawal	4	..	....
Pensioned	15	..	....
Disability	1	..	....
Dismissed	1	..	....
Total ceased	29	9	11,824 63
AT END OF 1944	763	245	304,777 81

UKRAINIAN NATIONAL ASSOCIATION INC.*

HEAD OFFICE, JERSEY CITY, N.J.

Chief or General Agent in Ontario.—Paul Duda, Box 777, Woodstock.

Assets	$ 7,858,587
Ontario insurance in force (gross)	988,650
Total insurance in force (gross)	30,243,597

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$ 40,962
Premiums—Canada (net)	51,365
Premiums—Total (net)	901,275
Benefits paid—Ontario (net)	2,150
Benefits paid—Canada (net)	2,351
Total benefits paid (net)	361,624

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*See note on page 1.

†For last actuarial valuation as of December 31, 1942, see 1943 Report (Business of 1942), page 135. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257; *re* [illegible] with membership limited to government and municipal employees.

UKRAINIAN WORKINGMEN'S ASSOCIATION*

HEAD OFFICE, SCRANTON, PA.

Chief or General Agent in Ontario.—R. D. Hill, Confederation Life Bldg., Toronto.

Assets	$3,185,202
Ontario insurance in force (gross)	298,950
Total insurance in force (gross)	10,276,634

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 9,654
Premiums—Canada (net)	14,103
Premiums—Total (net)	310,768
Benefits paid—Ontario (net)	328
Benefits paid—Canada (net)	470
Total benefits paid (net)	109,107

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—June, 1864.

Officers.—President, Dr. R. H. Parent; Vice-President, Dr. Geo. A. Racine; Secretary J. J. Tremblay; Treasurer, L. J. Chatelain.

Auditor.—Lucien Massé, C.P.A.

Actuary.—J. B. Mabon.

Members of Governing Executive.—Dr. R. H. Parent, Ottawa; Dr. D. St. Pierre, Rigaud; Dr. Geo. A. Racine, Jos. Trepanier, Quebec; Z. Daoust, Rockland; J. E. Guillet, Trois Rivieres; J. A. Fortin, St. Joseph d'Alma; Ovila Duquette, Hull; Guy Guibault, Joliette; Dr. C. Guertin, Sorel.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of real estate—office premises, $138,676.18; held for sale $600.00	$ 139,276 18
Amounts secured by Society's certificates in force—liens, $78,602.68; loans and advances under automatic non-forfeiture provisions, $39,220.84	117,823 52
Book value of bonds, debentures and debenture stocks	4,949,985 29
Cash on hand and in banks	167,917 35
New Brunswick Government deposit	5,000 00
Amounts collected but not yet paid to Head Office	2,287 90
TOTAL LEDGER ASSETS AT BOOK VALUE	5,382,290 24
Deduct excess of total book value of ledger assets over total authorized value	185,950 38
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	5,196,339 86

Non-ledger Assets

Total interest, dividends and rents due and accrued	$ 52,368 79
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	30,881 06
Non-interest bearing advances to members of "Caisse Sociale"	73,694 84
TOTAL NON-LEDGER ASSETS	$ 156,944 69
TOTAL ADMITTED ASSETS	$5,353,284 55

Liabilities

MORTUARY FUND:		
Claims due and unpaid	$ 30,529 00	
Provision for unreported claims	2,000 00	
Premiums, dues and assessments received in advance	5,852 95	
Present value of claims payable by instalments	5,701 00	
Reserve for yearly premiums	10,000 00	
		$ 54,082 95
SICKNESS AND ACCIDENT FUND:		
Claims due and unpaid	$ 2,213 58	
Premiums, dues and assessments received in advance	947 86	
		3,161 44
JUVENILE FUND:		
Claims due and unpaid	345 00	
Provision for unreported claims	100 00	
Premiums, dues and assessments received in advance	2,740 58	
		3,185 58
CENTIN COLLEGIAL FUND:		
Amount due		62 23
GENERAL RESERVE FUND:		
Premiums, dues and assessments received in advance		95 93
GENERAL EXPENSE FUND:		
Premiums, dues and assessments received in advance		4,271 30
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		$ 64,859 43

ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:	
Mortuary Fund	$4,352,126 00
Sickness and Accident Fund	302,118 00
Juvenile Fund	116,612 00
TOTAL ACTUARIAL RESERVES	$4,770,856 00

Synopsis of Operations by Funds, 1944

	MORTUARY FUND	SICKNESS AND ACCIDENT FUND	JUVENILE FUND	GENERAL RESERVE FUND	CENTIN COLLEGIAL FUND	GENERAL EXPENSE FUND	TOTAL
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Total ledger assets at beginning of year	4,840,062 58	436,162 99	109,580 39	44,762 64	59 24	44,842 21	5,475,470 05
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments	347,024 90	46,328 42	36,366 53	4,432 09	562 73	128,096 12	562,810 79
Statutary contributions by the General Reserve Fund						2,152 43	2,152 43
Interest and rents	171,885 13	15,483 25	4,284 30	1,649 64	11 34		193,313 66
Sundry fees, etc.						1,322 28	1,322 28
Profit on sale or maturity of ledger assets	2,697 62	243 00	67 24	25 89			3,033 75
Total receipts	521,607 65	62,054 67	40,718 07	6,107 62	574 07	131,570 83	762,632 91
Transfers to	2,033 00						2,033 00
Total increase in ledger assets	523,640 65	62,054 67	40,718 07	6,107 62	574 07	131,570 83	764,665 91
Grand total	5,363,703 23	498,217 66	150,298 46	50,870 26	633 31	176,413 04	6,240,135 96
Decrease in ledger assets:							
Disbursements—							
Claims	238,635 46	40,829 12	7,374 50		571 08		287,410 16
Old age benefits	26,132 16						26,132 16
Disability claims	1,200 00						1,200 00
Surrender values	59,666 76	434 00	1,074 24				61,175 00
Claims' investigations	6 27	53 90					60 17
Advances to members "Caisse Sociale"	745 10						745 10
Statutary contributions to general fund				2,152 43			2,152 43
General expenses (*see details below*)						149,002 14	149,002 14
Loss on sale or maturity of ledger assets	285,711 59	25,736 71	7,121 30	2,741 96			321,311 56
Gross decrease by adjustment of ledger assets		6,624 00					6,624 00
Total disbursements	612,097 34	73,677 73	15,570 04	4,894 39	571 08	149,002 14	855,812 72
Transfers from			2,033 00				2,033 00
Total decrease in ledger assets	612,097 34	73,677 73	17,603 04	4,894 39	571 08	149,002 14	857,845 72
TOTAL LEDGER ASSETS AT END OF YEAR	4,751,605 89	424,539 93	132,695 42	45,975 87	62 23	27,410 90	5,382,290 24
Deduct excess of total book value of ledger assets over total authorized value	185,950 38						185,950 38
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	4,565,655 51	424,539 93	132,695 42	45,975 87	62 23	27,410 90	5,196,339 86
Non-ledger assets	143,922 31	1,511 26	2,474 01	263 30		8,773 81	156,944 69
TOTAL ADMITTED ASSETS	4,709,577 82	426,051 19	135,169 43	46,239 17	62 23	36,184 71	5,353,284 55
Liabilities for claims and expenses, due and accrued	54,082 95	3,161 44	3,185 58	95 93	62 23	4,271 30	64,859 43
Actuarial reserves	4,352,126 00	302,118 00	116,612 00				4,770,856 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	4,406,208 95	305,279 44	119,797 58	95 93	62 23	4,271 30	4,835,715 43
SURPLUS	303,368 87	120,771 75	15,371 85	46,143 24		31,913 41	517,569 12

Analysis of General Expenses

Head Office expenses—salaries, $32,521.95; directors' fees and salaries, $11,262.47; auditors' fees, $2,562.42; actuaries' fees and expenses, $600.00; travelling expenses, $3,268.36; miscellaneous, $1,126.54	$ 51,341 74
Agency and organization expenses—commissions, $56,733.94; salaries, $3,500.00; travelling expenses, $7,833.83;	68,067 77
All other expenses—advertising, $1,016.99; books and periodicals, $199.15; express, telegrams and telephone, $414.00; legal fees, $1,477.42; medical fees, $5,992.25; official publications, $389.77; fidelity bonds, $536.67; printing and stationery, $8,454.75; postage and excise, $2,116.83; convention and meetings, $8,156.56; taxes (other than real estate), licenses and fees, $564.41; miscellaneous, $273.83.	29,592 63
TOTAL	$149,002 14

Exhibit of Certificates

	MORTUARY				JUVENILE			
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
		$ c.		$ c.		$ c.		$ c.
At end of 1943	5,353	5,510,181 00	23,563	22,065,195 00	2,755	1,375,746 50	11,412	4,933,143 00
New effected	689	833,700 00	2,228	2,479,400 00	1,224	652,855 00	3,224	1,730,015 00
Old revived	44	51,032 00	127	139,465 00	33	20,120 00	188	80,451 00
Transferred	86	55,979 00	73	19,550 00	34	7,695 00	.....	....
Totals	6,172	6,450,892 00	25,991	24,703,610 00	4,046	2,056,416 50	14,824	6,743,609 00
Less ceased by:								
Death	82	64,200 00	314	255,449 00	4	2,735 00	45	22,940 00
Maturity	4	3,000 00	9	6,500 00	.....	....	.....	....
Surrender	52	37,519 00	218	170,839 00	21	11,520 00	69	26,099 00
Lapse	339	396,346 00	1,358	1,966,275 00	537	256,120 00	1,332	614,270 00
Decrease	....	6,957 00	....	47,512 00	.....	11,878 00	....	21,809 00
Transfer	83	73,500 00	....	....	38	21,144 00	73	29,361 00
Total ceased	560	581,522 00	1,899	2,446,575 00	600	303,397 00	1,519	714,479 00
AT END OF 1944	5,612	5,869,370 00	24,092	22,257,035 00	3,446	1,753,019 50	13,305	6,029,130 00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, $7,807,435; Limited Life, $3,238,500; Endowment, $10,905,850; Other plans, $305,250; Total, $22,257,035.

Exhibit of Sickness and Accident Certificates

	NUMBER	
	IN ONTARIO	TOTAL
At end of 1943	1,356	9,122
New effected	36	532
Old revived	4	26
Transferred	20	.....
Totals	1,416	9,680
Less ceased by:		
Death	21	113
Lapse	62	740
Transfer	15	.....
Total ceased	98	853
AT END OF 1944	1,318	8,827

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Assets

Funds applicable to benefits	$4,620,030 03
Sickness benefits paid as a lien on certificates in force	73,694 84
TOTAL	$4,693,724 87

Liabilities

Reserve	$1,343,721 00
Claims payable by instalments	5,701 00
Commuted value of disability claims	8,405 00
Other liabilities	32,529 00
Surplus	303,368 87
TOTAL	$1,693,721 87

Certificates issued prior to 1944 were valued on the National Fraternal Council Table with interest at 4%.

Certificates issued in 1944 were valued on the AM(5) Table of Mortality with interest at $3\frac{1}{2}$%, using net premiums which distribute first year expenses over the premium paying period.

Ratio of actual to expected claims during 1944 was 83.35%.

The rate of interest earned in 1944 on the total assets of the society was 3.97%.

Total insurance valued was $22,257,035.

SICKNESS FUND

Assets

Funds applicable to benefits	$ 425,103 33
Present value of contributions	717,539 00
TOTAL	$1,142,642 33

Liabilities

Present value of benefits	$1,142,642 33
Other liabilities	2,213 58
Surplus	120,771 75
TOTAL	$1,142,642 33

The valuation has been made on the basis of the graduated rates of sickness adopted in 1934, in conjunction with the N.F.C. Table of Mortality with interest at 4%, except that the $5.00 class admitted in 1921 and subsequently, and also the $10.00 class are valued on the AM(5) Table of Mortality with interest at 3½%. The $10.00 class of benefit has been valued on the basis of 2½ times the 1934 rates of sickness. The reserve has been strengthened by the use of net premiums based upon the above Tables and allowing for first year expenses. Negative values have been omitted.

JUVENILE FUND

Assets

Funds applicable to benefits	$ 132,428 85
TOTAL	$ 132,428 85

Liabilities

Reserve	$ 116,612 00
Other liabilities	445 00
Surplus	15,371 85
TOTAL	$ 132,428 85

The basis of valuation is the same as in previous years.

All the above valuations were compiled by J. B. Mabon,. F.I.A., F.A.S.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—A. W. Johnston, Winnipeg.

Chief or General Agent in Ontario.—None.

Assets	$3,323,402
Ontario certificates in force (No.)	1,568
Total certificates in force (No.)	94,109

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 22,619
Premiums—Canada (net)	65,992
Premiums—Total (net)	1,637,144
Benefits paid—Ontario (net)	10,062
Benefits paid—Canada (net)	35,663
Total benefits paid (net)	1,274,256

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*See note on page 1,

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.— Mrs. Mary J. Baird, Sarnia.
Chief or General Agent in Ontario.— Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$50,266,654
Ontario insurance in force (gross)	391,935
Total insurance in force (gross)	121,174,713

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 11,061
Premiums—Canada (net)	55,864
Premiums—Total (net)	2,689,302
Benefits paid—Ontario (net)	9,972
Benefits paid—Canada (net)	37,923
Total benefits paid (net)	2,286,191

THE WORKMEN'S CIRCLE*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.— Michael Rubinstein, Montreal.

Assets	$ 9,127,573
Ontario insurance in force (gross)	91,700
Total insurance in force (gross)	15,780,750

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$ 6,467
Premiums—Canada (net)	12,891
Premiums—Total (net)	1,000,647
Benefits paid—Ontario (net)	3,328
Total benefits paid (net)	637,773

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*See note on page 1.

(E)

MUTUAL BENEFIT SOCIETIES

(E)

THE GRAND LODGE OF ONTARIO, INDEPENDENT ORDER OF ODD FELLOWS

Head Office, 229 College St., Toronto

Organised.—July 27, 1855.—*Incorporated in Ontario.*—November 19, 1874

Executive Officers of the Society (as at September 30, 1944).—Grand Master, J. A. E. Cowley Ottawa; Deputy Grand Master, W. J. Mark, Hanover; Grand Warden, Wilfred R. Dean Thornhill; Grand Secretary, Wm. Brooks, 229 College St., Toronto; Grand Treasurer, N. J. M Lockhart, St. Catharines.

Statement for the Year Ended September 30, 1944

To which are appended statements of the Auxiliary Bodies lettered below as (A), (B), (C) and (D).

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at September 30, 1944 was 31,717.

The number of deaths in the Society in 1944 was 847.

The amount of funeral benefits paid in 1944 in respect of deceased members was $26,133.10

Total amount of funeral benefits paid in respect of deceased wives, $680.73.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1944 was 1,732.

The amount of benefits paid in 1944 in respect of sick members was $48,709.47.

The number of weeks' sickness experienced in 1944 was 15,096. Amount paid for medical attendance and nursing during 1944, $7,778.62.

III. Assets

		Grand Body	Subordinate Bodies
Amount of real estate....		$ 35,742 76	$1,481,556 68
Cash value of mortgages....		50,525 00	....
Amount of securities....		479,630 30	1,272,766 95
Cash in hands of Grand Secretary and in banks.		100 00	158,449 35
Amount of cash in Dominion Bank....		8,997 67	.....
Amount of cash in Bank of Toronto....		5,238 25	......
Cash in Canada Permanent Mortgage Company....		18,979 07	....
All other assets....		28,895 86	.
Assets not admitted:			
Grand Lodge....	$ 43,206 94		
Subordinate Lodges....	572,860 45		
Total Assets....		$628,108 91	$2,912,772 98

IV. Liabilities

	Grand Body	Subordinate Bodies
Sick benefits, funeral benefits, all other liabilities....	$ 2,586 00	47,254 98

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1944, and those of the Grand Lodge in December, 1944.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Cash balance (Grand Lodge) from 1943 (not extended), $46,070.20.

VI. Cash Receipts

		Grand Lodge	Subordinate Bodies
Cash received during 1944 from:			
Initiation fees, etc....		$	$ 31,455 09
Dues....		....	163,514 84
Per capita tax and levies...		50,675 66	.....
Fines....		....	....
Supplies sold....		7,457 75	....
Interest, dividends and rent....		20,289 08	197,659 76
Premiums for guarantee....		30 30	....
All other sources....		22,785 68	57,913 41
Cash received from sold or matured investments (not extended):			
Grand Lodge....	$ 7,725 00		
Subordinate Lodges....	99,689 30		
Total Receipts....		$101,238 47	$450,543 10

VII. Cash Expenditure

(a) Expenses of Management	Grand Lodge	Subordinate Bodies
Cash paid during 1944 for:		
Commission and organization expenses	$	$ ....
Per capita tax	....	....
Expenses of annual meeting	7,975 81	....
Registration fee	10 00	....
Rents, etc.	1,500 00	....
Supplies bought	5,813 46	....
Travelling expenses and appropriations to officers	2,178 03	....
Salaries, officers' and auditors' fees	7,285 27	....
Printing, stationery and advertising	500 50	....
Postage and express	681 87	....
Premiums	....	....
Investigation of claims	....	....
Other management expense (detailed in memo)	16,761 49	250,180 52
Totals	$ 42,706 43	$250,180 52

(b) Miscellaneous Expenditure		
Benefits to widows and orphans	....	$ 24,227 33
Funeral benefits	....	26,813 83
Sick benefits	....	48,709 47
Medical attendance and nursing	....	7,778 62
Gratuities—special relief	....	7,133 90
All other	37,943 86	52,962 15
For investments—Subordinate Lodges, $126,436.76. Grand Lodge, $31,068.39.		
Grand Totals	$ 80,650 29	$417,805 82

(A) ABSTRACT FROM THE RETURNS OF THE REBEKAH LODGES TO THE GRAND LODGE OF ONTARIO

	Males	Females	Totals
Number of members, September 30, 1943	1,901	16,175	18,076
Admitted during 1944	154	1,627	1,781
Totals	2,055	17,802	19,857
Deduct (withdrawn or cancelled)	128	652	780
Membership, September 30, 1944	1,927	17,150	19,077

Receipts

Dues	$ 40,191 54
Admissions	7,307 15
Rents, etc.	910 74
Miscellaneous	54,939 87
Total	$103,349 30

Expenditure for Relief Only

Relief of members	$ 920 28
Relief of widowed families	634 36
I.O.O.F. Home	397 32
Home tax	1,683 40
Special relief	3,133 47
Contributed for war purposes	8,592 89
Contributed for sailors' rest home	1,000 00
Total	$ 16,361 72

Miscellaneous

Expenses, lodges	$ 62,328 26
Invested in Government Bonds	21,904 14
Cash in lodge funds	43,605 76
Expense of Assembly	14,630 12
Cash in Assembly funds	1,874 33
Invested funds of Assembly	6,900 00
Invested in regalia, etc.	47,079 99
Number of lodges	....

(B) THE FOLLOWING SUMMARY FROM THE RETURNS OF THE GRAND ENCAMPMENT SHOWS THE MEMBERSHIP AND STANDING AT SEPTEMBER 30, 1944

Number of members as from last report	3,527
Initiated during the year ending September 30, 1944	238
Admitted by card during the year ending September 30, 1944	21
Reinstated during the year ending September 30, 1944	44
Total	3,830

Deductions:		
Withdrawn by card	82	
Suspended by non-payment of dues	35	
Suspended from Subordinate Lodges	20	
Deceased	84	
Written off	21	
		242
NET MEMBERSHIP, SEPTEMBER 30, 1944		3,588

Number of patriarchs relieved in 1944	120
Number of weeks for which benefits were paid	852

Amount paid for burying the dead in 1944	$ 635
Amount paid for relief of patriarchs (sick benefits)	1,563 17
Amount paid for special relief in 1944	215 54
Relief of widowed families	
TOTAL AMOUNT OF RELIEF PAID	$ 2,413 71

Receipts from all sources	$ 14,716 62
Working expenses of Subordinate Encampments	10,151 97

Cash assets	$ 10,522 21
Invested in mortgages and securities	50,160 37
Invested in buildings and lands	2,792 43
Invested in furniture and regalia	14,464 30
All other assets	3,966 31
TOTAL FUNDS OF SUBORDINATE ENCAMPMENTS, SEPTEMBER 30, 1944	$ 81,905 62
Less liabilities	1,792 73
	$ 80,112 89

(C) THE ODD FELLOWS' FUNERAL AID ASSOCIATION OF THE COUNTIES OF LINCOLN AND WELLAND

Number of members who died in 1944	7
Number of members, September 30, 1944	550

Amount of cash received during the year 1944	$ 1,655 21
Amount of expenses in management in 1944	347 40
Amount paid funeral claims	875 00
Amount on hand, September 30, 1944	757 74

(D) DEPARTMENT OF ONTARIO, P.M., I.O.O.F.

Number of cantons	20		
Number of members, last report		444	
Mustered during year		126	
Admitted on honourable discharge papers		6	
Reinstated		5	
Total			581
From which deduct:			
Withdrawn by honourable discharge papers		0	
Deceased		8	
Suspended during year		11	
Transferred		6	
Total			25
TOTAL MEMBERSHIP, SEPTEMBER 30, 1944			556
NET INCREASE FOR THE YEAR			112

Assets

Cash balance on hand, last report	$ 253 97	
Receipts from grants and per capita taxes	879 27	
Receipts from badges, jewels, etc.	929 18	
Receipts from commissions and supplies	530 12	
TOTAL ASSETS		$ 2,592 54

Disbursements

Department sundries	$ 955 34	
Badges and jewels	557 80	
S.G.L. supplies	758 59	
TOTAL		$ 2,271 73
CASH BALANCE, SEPTEMBER 30, 1944		$ 320 81

Short Name of Society	Assets						Liabilities		
	Real Estate	Mortgages on Real Estate	Bonds, Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society				3,079 52		3,079 52			
A. & P. (Toronto) Mut. Ben. Society				38 89		38 89	30 40		30 40
Aristocrat Mut. Ben. Society				161 45		161 45			
Army and Navy Veterans' Society, Hamilton	10,000 00		3,000 00	891 02		13,891 02			
Army and Navy Veterans' Society, Toronto			5,055 03	442 36	49 20	5,546 59			
Beaver Sick and Funeral Ben. Club				274 61		274 61			
Beizetchiner Benei Yankov Mut. Ben. Society	807 50		1,640 00	297 51		2,745 01			
Bled Mut. Ben. Society			6,000 00	7,050 09		13,050 09	200 00		200 00
Border Cities Italian Club Mut. Ben. Society			2,700 00	339 60	15 25	3,054 85			
Brantford Coach and Body Ltd., Mut. Ben. Society			700 00	1,157 56		1,857 56	343 00		343 00
Brantford Hungarian Mut. Ben. Society	5,010 90		3,900 00	3,179 32		12,090 22			
Brantford Polish Mut. Ben. & Friendly Society			3,100 00	2,367 59		5,467 59			
Brown Brothers Ltd. Empl. Mut. Ben. Society			100 00	71 17		171 17			
Brunner Mond Mut. Ben. Society			11,925 00	O/D 118 32	64 29	11,870 97			
Canada Cycle and Motor Co. Ltd. Emp. Mut. Ben. Society				1,312 21		1,312 21			
Canada Foils Workmen's Mut. Ben. Society				593 04		593 04			
Canada Packers Mut. Ben. Association			493 75	2,143 16		2,636 91	150 00		150 00
Canadian Acme Screw and Gear Emp. Mut. Ben. Society				6,231 79		6,231 79			
Canadian Allis-Chalmers Ltd. Emp. Mut. Ben. Society				2,638 79		2,638 79			
Canadian Gen. Elec. Ward St. Works Div. Emp. Mut. Ben. Soc.				3,018 38		3,018 38			
Canadian Hebrew Benevolent Society	2,500 00		7,980 00	2,336 90		12,816 90	100 00		100 00
Canadian National Expressmen's Mut. Ben. Association			9,000 00	1,305 66	290 33	10,595 99	320 00		320 00
Canadian Order of Rechabites		17,272 22	31,140 00	1,585 36		49,997 58			
Canadian Pacific Expressmen's Sick Ben. Assocn			4,500 00	1,673 45	10 00	6,183 45			
Cheerio Mut. Ben. Society of Windsor			1,600 00	240 50		1,840 50			
Cockshutt Plow Co. Relief Assocn			6,987 50	6,937 64		13,925 14			
Conference Mut. Ben. Society				699 99		699 99			
Consumers' Gas Company's Empl. Mut. Ben. Society				1,195 49		1,195 49			
Czenstochower Aid Society	2,000 00		14,800 00	594 91	39 00	17,433 91	500 00	398 45	898 45
Daughters of England Benevolent Society		2,335 70	67,166 84	30,973 95		100,476 49			
Dominion Forge and Stamping Co. Empl. Mut. Ben. Assocn.				4,276 23		4,276 23	132 00		132 00
Driltzer Young Men's Mut. Ben. Society	450 00		1,540 00	873 86		2,863 86			
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society			1,500 00	451 99		1,951 99		762 82	762 82
Evening Telegram Empl. Ben. Society				720 86		720 86			
Foresters, Ancient Order of, Subsid. High Court	11,285 70	94,391 73	352,206 49	7,384 00	4,278 89	469,546 81	1,653 48	850 39	2,503 87
Globe Printing Co. Emp. Ben. Society			1,025 00	307 10	6 00	1,338 10			
Goodwill Mut. Ben. Society			1,396 25	24 28		1,420 53			
Grand Order of Israel Ben. Society	4,500 00		4,600 00	3,699 41		12,799 41		366 50	366 50
Gutta Percha & Rubber Manfg. Co. Ltd. Mut Ben. Society			1,000 00	371 95		1,371 95			
Hamilton St. Stanislaus Mut. Ben. Society			3,540 00	709 31		4,249 31			
Hebrew Friendly Society of Toronto	1,500 00		1,500 00	347 38		3,347 38	50 00		50 00
Hebrew Sick Ben. Society	1,425 00		4,000 00	412 08		5,837 08			
Hibernians, Ancient Order of			15,000 00	7,609 75		22,609 75			
Imperial Varnish and Color Co. Sick Ben. Society				288 63		288 63			

Independent Mutual Ben. Federation		5,200 00	17,992 50	7,813 33		31,005 83	1,779 22	33 20	1,812 42
Italian Brotherly Mut. Ben. Society				3,890 60		3,890 60			
Italian Ladies' Mut. Ben. Society of Hamilton				1,257 67		1,257 67			
Italian Mut. Ben. Society of Port Arthur	9,419 54		1,500 00	581 20		11,500 74			
Italian Mut. Ben. Society of Port Colborne and Humberstone			1,694 00	2,360 44		4,054 44			
Italo-Canadese Benevolent Society				1,240 83		1,240 83			
Iwansker Mut. Ben. Society	2,480 26		1,900 00	O D 36 16		4,344 10		100 00	100 00
Judean Benevolent and Friendly Society	3,475 00		14,685 00	2,418 00		20,578 00	372 50		372 50
Kieltzer Sick Ben. Society of Toronto	2,748 25		8,512 96	1,115 46		12,376 67		105 80	105 80
Knights of Malta of Canada, Ancient and Illustrious Order of			6,171 04	3,208 56		9,379 60			
Knights of Pythias, Grand Lodge of Ontario	1,400 00	491 91	64,074 68	8,075 18		74,041 77		385 91	385 91
Labour League Mut. Ben. Society	920 50		13,274 37	2,089 45	110 95	16,395 27	349 00	286 00	635 00
Lagover Mut. Ben. Society	1,230 00		3,700 00	19 27		4,949 27	175 50	27 50	203 00
Leaside Mut. Aid Society				22 28		22 28			
Linitzer Sick Ben. Society	5,000 00		11,500 00	O D 600 45		15,899 55		450 00	450 00
Loyal Orange Young Briton Lodge No. 33			300 00	352 80		652 80			
Loyal Order of Moose of Ontario	11,628 85	1,390 00	56,941 73	22,424 43	30 00	92,415 01		5,418 77	5 418 77
Loyal True Blue Association			1,000 00	2,112 53		3,112 53			
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Assen			6,000 00	2,657 40		8,657 40			
Maple Leaf Aerie (Eagles) Mut. Ben. Society			2,100 00	294 42	14 05	2,408 47		8 00	8 00
Massey Harris Co. Verity Works Sick and Funeral Ben. Assen			4,500 00	3,186 86		9,786 86			
Massey Harris Co. (Brantford) Empl. Ben. Assen			6,600 00	3,022 28		7,522 28			
Massey Harris (Toronto) Mut. Ben. Society			3,000 00	1,897 19		4,897 19			
Mentor Mutual Benefit Society				447 31		447 31	250 00		250 00
Mozirer Sick Ben. Society	9,075 00		9,450 00	1,981 30	140 50	20,646 80	50 00		50 00
Mutual Ben. Soc. of Alumnae Assen. Victoria Hosp. School of Nurs.			1,853 70	2,144 40		3,998 10			
Mutual Masonic Compact of St. Catharines				425 54		425 54			
National Cash Register Co. Empl. Ben. Society			2,000 00	632 20		2,632 20			
National Slovak Mut. Ben. Society			13,050 00	26,031 06		39,081 06	500 00		500 00
Order of Sons of Italy Mut. Ben. Society		7,000 00	4,000 00	8,795 65	334 00	20,129 65			
Ostrowetz Independent Mut. Ben. Society	1,400 00		7,000 00	821 52		9,221 52	100 00		100 00
Ottawa Hebrew Benefit Society			2,500 00	399 65		2,899 65		34 00	34 00
Ozrower Mutual Benefit Society	1,679 90		1,000 00	307 27		2,987 17		160 18	160 18
Pilsudski Polish Mut. Ben. Society, Fort William	4,000 00		420 00	984 39		5,404 39			
Polish Alliance Friendly Soc. of Canada	6,045 86		4,993 75	10,384 39	105 00	21,529 00			
Polish National Union of Canada Mut. Ben. Society	28,358 62		700 00	4,521 79		33,580 41			
Postal Benefit Assen. of Toronto			1,000 00	1,137 99		2,137 99			
Pride of Israel Sick Ben. Society			42,000 00	2,782 23		44,782 23	1,420 00	606 44	2,026 44
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	7,891 36	87,643 56	84,768 11	19,019 13		199,322 16			
Radomer Mut. Ben. Society	10,948 20		3,800 00	917 44		15,665 64			
Rani Ghar Grotto Mut. Ben. Society				3,976 15		3,976 15			
Rogers, Wm., Manfg. Co. Welfare Society				1,091 84		1,091 84			
St. Boniface Sick Ben. Society			2,800 00	418 57		3,218 57			
St. David's Mut. Ben. Society			800 00	473 40		1,273 40			
St. Joseph's Aid Society of Formosa			2,200 00	467 31		2,667 31			
Slingsby Manfg. Co. Ltd. Empl. Mut. Ben. Assen			1,487 50	2,327 82		3,815 32			
Societa Figli d'Italia di Mutuo Soccorso St. Antonia d'Ottawa		6,175 00	1,500 00	2,668 75		10,343 75			
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	14,562 92		5,500 00	5,236 88		25,299 80			
Societa di Mutuo Soccorso Recalmutese, Hamilton				1,742 85		1,742 85			
Societa di Mutuo Soccorso Trinacria, Toronto				2,556 98		2,556 98			
Sons & Daughters of Canadian Lithuanian Mut. Ben. Society			7,067 50	8,663 33		15,730 83	121 00		121 00
Sons & Daughters of Ireland Protestant Assen			24,848 91	4,494 90		29,343 81			
Sons of Abraham Mut. Ben. Society	2,178 50		2,246 00	209 16		4,633 66		270 00	270 00
Sons of David Mut. Ben. Society			2,500 00	761 76		3,261 76			
Sons of Jacob Ben. Society	2,250 00		26,400 00	1,386 18	855 75	30,891 93		1,826 21	1,826 21
Star of Italy Mut. Aid and Benevolent Society	5,700 00			1,456 47		7,156 47		776 25	776 25
Star Mut. Ben. Society				1,764 60		1,764 60			
Toronto Civic Empl. Benevolent Assen			9,500 00	324 86		9,824 86			
Toronto Hebrew Benevolent Society	5,000 00		11,273 33	1,951 09		18,224 42	835 50	383 18	1,218 68

Short Name of Society	ASSETS						LIABILITIES		
	Real Estate	Mortgages on Real Estate	Bonds, Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Hydro Electric System Empl. Mut. Ben. Society			1,000 00	717 87	5 00	1,722 87			
Toronto Independent Benevolent Assen.	2,839 05		7,487 50	862 25	7 50	11,196 30			
Toronto Musical Protective Assen.	28,000 00		101,320 00	9,495 73		138,815 73			
Transportation Club of Toronto			12,486 25	839 33	53 75	13,379 33			
Ukrainian National Mut. Ben. Assen. of Ft. William	5,000 00		7,080 21	1,070 30		13,150 51			
Ulga Mut. Ben. Society			700 00	1,490 01		2,190 01			
Union of Ukrainian Brotherhoods			10,031 25	7,251 07		18,282 32	150 00		150 00
Vitese Mut. Ben. Society				2,510 40		2,510 40			
Warsaw Lodzer Mut. Ben. Assen.	2,309 00		1,996 25	13 97		4,319 22		71 23	71 23
Watson Manfg. Co. Mut. Ben. Society				540 62		540 62			
York Township Civic Mut. Ben. Society			200 00	452 27		652 27			
Young Men's Hebrew Assen.	4,559 76		14,000 00	2,536 18		21,095 94		1,048 63	1,048 63
Zion Benevolent Society	5,000 00		9,770 00	342 66		15,112 66	100 00	310 00	410 00
Totals	224,579 67	221,900 12	1,237,272 40	331,422 81	6,409 46	2,021,584 46	9,681 60	14,679 46	24,361 06

Short Name of Society	EXPERIENCE					INCOME				
	Number Reported at Dec. 31, 1944	Number of Members Who Died During 1944 (*Members Wives)	Number of Members Sick During 1944	Number of Weeks' Sickness During 1944	Number of Weeks' Hospitalization During 1944	Assessments, Dues and Fees	Interest	All Other	Total	Received from Investments
						$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	282	...	55	180	...	1,272 75	5 42		1,278 17	
A. & P. (Toronto) Mut. Ben. Society	75	..	8	26	..	253 50	3 12		256 62	
Aristocrat Mut. Ben. Society	68	2	33	92	....	498 75	1 81	50 00	550 56	
Army and Navy Veterans' Society, Hamilton	213	...	...	...	..	869 85	416 45	3,333 86	4,620 16	10,000 00
Army and Navy Veterans' Society, Toronto	210	3	...	...	..	453 02	202 00	226 41	881 43	
Beaver Sick and Funeral Ben. Club	165	*2 1	19	63	...	1,195 30	..	4 50	1,199 80	
Beizetchiner Benei Yankov Mut. Ben. Society	60	3	3	20	....	987 70	.	679 15	1,666 85	
Bled Mut. Ben. Society	763	2	260	902	...	13,835 58	77 51	385 49	14,298 58	
Border Cities Italian Mut. Ben. Society	191	3	48	102	..	1,773 50	132 19	10 00	1,915 69	60 00
Brantford Coach and Body Ltd. Mut. Ben. Society	800	2	138	580		7,102 99	37 24		7,140 23	
Brantford Hungarian Mut. Ben. Society	379		135	597		4,656 80	205 58	31 58	4,893 96	3,000 00
Brantford Polish and Friendly Society	491	2	57	205		3,397 36	104 01		3,501 37	
Brown Brothers Ltd. Empl. Mut. Ben. Society	40	...	10	45	..	123 00	12 88		135 88	200 00
Brunner Mond Mut. Ben. Society	342	..	77	296	...	4,431 00	427 12		4,858 12	5,000 00
Canada Cycle and Motor Co. Ltd. Empl. Mut. Ben. Society	481	3	145	417	15	5,311 60	2 59		5,314 19	
Canada Foils Workmen's Mut. Ben. Society	185	1	73	177		1,048 10		1,195 05	2,243 15	
Canada Packers Mut. Ben. Assen.	2,910	16	....	2,092		23,878 97	15 00	45 00	23,938 97	2,000 00
Canadian Acme Screw and Gear Empl. Mut. Ben. Society	1,500	9	1,700	1,721		16,641 95	61 77		16,703 72	
Canadian Allis-Chalmers Ltd. Empl. Mut. Ben. Society	1,830	8	337	1,356	77	18,370 10	11 51	7 00	18,388 61	
Canadian Gen. Elec. Ward St. Wks. Div. Empl. Mut. Ben. Soc.	791	1	250	876	69	9,562 49	2 97		9,565 46	
Canadian Hebrew Benevolent Society	176	4	10	62	15	3,830 99	251 44	2,334 19	6,416 62	4,000 00
Canadian National Expressmen's Mut. Ben. Assen.	1,247	13	227	1,053		7,459 00	553 44	547 50	8,559 94	2,000 00
Canadian Order of Rechabites	540	2	31	432		2,376 16	1,838 18	1,738 67	5,953 01	15,318 29
Canadian Pacific Expressmen's Sick Ben. Assen.	1,691	30	329	1,396		14,237 00	120 00		14,357 00	952 34
Cheerio Mut. Ben. Society of Windsor	263	6	33	220	27	3,233 00	49 42		3,282 42	
Cockshutt Plow Co. Relief Assen.	2,795	12	340	1,734	210	17,279 50	261 80	9,854 85	27,396 15	4,000 00
Conference Mut. Ben. Society	436	11	....			2,675 00	14 56		2,689 56	
Consumers' Gas Company's Empl. Mut. Ben. Society	486	8	14	75		2,313 32			2,313 32	
Czenstochower Aid Society	266	2	10	50	11	5,539 29	437 44	1,224 85	7,201 58	
Daughters of England Benevolent Society	5,204	38	413	2,195		29,922 65	2,216 61	3,983 60	36,122 86	1,199 30
Dominion Forge and Stamping Co. Empl. Mut. Ben. Assen.	443	4	111	340		8,298 95	11 48		8,310 43	
Driltzer Young Men's Mut. Ben. Society	77	...	7	20	1	998 00	9 10	829 66	1,836 76	
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	1,000	4	469	658	47	7,780 25	49 09	6 25	7,835 59	500 00
Evening Telegram Empl. Ben. Society	203	3	49	234	....	1,247 00	14 50		1,261 50	
Foresters, Ancient Order of, Subsid. High Court	4,549	*26 151	....	....	....	26,643 02	18,812 21	8,185 81	53,641 04	84,681 95
Globe Printing Co. Empl. Ben. Society	221	4	29	115	....	876 50	33 50	....	910 00	303 06
Goodwill Mut. Ben. Society	409	...	64	247	....	1,871 25	47 26	6 50	1,925 01	197 50
Grand Order of Israel Ben. Society	317	*3 2	25	95	10	4,177 39	167 50	3,174 41	7,519 30	..
Gutta Percha & Rubber Manfg. Co. Ltd. Mut. Ben. Society	1,097	12	154	599	....	4,464 25	30 56	500 00	4,994 81	..
Hamilton St. Stanislaus Mut. Ben. Society	140	...	22	114	....	757 50	91 76	37 25	886 51	
Hebrew Friendly Society of Toronto	40	*1 3	5	20	4	720 00	15 52	325 00	1,060 52	....
Hebrew Sick Benefit Society	106	2	5	27	7	2,334 41	117 88	284 30	2,736 59	

Short Name of Society	EXPERIENCE: Number Reported at Dec. 31, 1944	Number of Members Who Died During 1944 (*Members Wives)	Number of Members Sick During 1944	Number of Weeks' Sickness During 1944	Number of Weeks' Hospitalization During 1944	INCOME: Assessments, Dues and Fees	Interest	All Other	Total	Received from Investments
						$ c.	$ c.	$ c.	$ c.	$ c.
Hibernians, Ancient Order of	83	... 7	3	27	....	1,669 93	1,295 59	2,394 00	5,359 52	15,000 00
Imperial Varnish and Color Co. Sick Ben. Society	145	.. 1	24	71	....	387 95	2 48	......	390 43	....
Independent Mut. Ben. Federation	5,570	... 20	740	2,921	....	40,091 20	708 54	2,461 03	43,260 77	2,200 00
Italian Brotherly Mut. Ben. Society	132	... ...	24	109	....	1,589 40	8 84	......	1,598 24	....
Italian Ladies' Mut. Ben. Society of Hamilton	94	... ...	....	....	....	552 11	5 48	......	557 59	....
Italian Mut. Ben. Soc. of Port Arthur	101	... 2	....	....	....	1,222 85	24 78	4,374 55	5,622 18	....
Italian Mut. Ben. Society of Port Colborne and Humberstone	44	... 1	12	43	....	666 75	36 96	250 23	953 94	....
Italo Canadese Benevolent Society	129	*3 4	20	56	....	1,980 40	4 56	121 95	2,106 91	....
Iwansker Mut. Ben. Society	87	*1 ...	4	3	3	1,608 04	......	770 67	2,378 71	....
Judean Benevolent and Friendly Society	317	*3 1	29	155	20	4,423 59	448 53	232 38	5,104 50	
Kieltzer Sick Ben. Society of Toronto	204	... 4	18	110	20	4,321 13	227 43	491 75	5,040 31	....
Knights of Malta of Can., Ancient and Illustrious Order of	244	... 5	11	61	..	2,991 10	219 96	642 87	3,853 93	....
Knights of Pythias, Grand Lodge of Ontario	1,747	... 32	83	607	.	15,273 73	3,111 73	4,872 88	23,258 34	10,252 95
Labour League Mut. Ben. Society	1,235	. 3	57	290	31	16,666 26	361 55	5,979 98	23,007 79	....
L gover Mut. Ben. Society	108	... 1	2	12	4	1,709 05	85 03	476 35	2,270 43	....
Leaside Mut. Aid Society	109	... ..	39	111	....	649 90	1 10	......	651 00	....
Limitzer Sick Benefit Society	229	*2 2	27	102	13	6,254 11	335 41	707 38	7,296 90	....
Loyal Orange Young Briton Lodge No. 33	69	... ...	1	7	....	29 50	11 68	......	41 18	....
Loyal Order of Moose of Ontario	4,200	... 44	345	1,992	137	46,930 82	1,714 63	29,866 67	78,512 12	2,681 11
Loyal True Blue Assen.	4,789	.. 17	....	....	....	2,795 31	50 00	900 10	3,745 41	..
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Assen.	210	... 3	95	208	10	1,779 52	180 04	1,608 36	3,567 92	....
Maple Leaf Aerie (Eagles) Mut. Ben. Society	332	... ...	8	22	....	872 10	25 89	......	897 99	....
Massey Harris Co. Verity Works Sick and Funeral Ben. Assen.	983	*3 3	215	702	98	5,653 25	209 80	2,089 00	7,952 05	....
Massey Harris Co. (Brantford) Empl. Ben. Assen.	971	*4 9	109	403	84	5,585 50	161 76	1,744 15	7,491 41	....
Massey Harris (Toronto) Mut. Ben. Society	4,200	*14 24	....	...	....	14,884 70	60 00	11,314 50	26,259 20	....
Mentor Mut. Ben. Society	381	... 11	....	.	....	2,945 00	3 56	......	2,948 56	.
Mozirer Sick Ben. Society	159	... 2	12	59	12	2,464 70	298 12	2,295 88	5,058 70	....
Mut. Ben. Soc. of Alumnae Assen. Victoria Hosp. School of Nurs.	42	... 1	7	25	....	240 00	60 01	127 50	427 51	.
Mutual Masonic Compact of St. Catharines	248	... 6	....	....	....	961 00	4 13	......	965 13	....
National Cash Register Co. Empl. Ben. Society	197	... 2	39	126	....	944 00	93 95	450 00	1,487 95	....
National Slovak Mut. Ben. Society	1,439	.. 3	50	421	....	13,628 75	365 44	6,600 72	20,594 91	84 00
Order of Sons of Italy Mut. Ben. Society	457	... 6	5	8	....	2,561 83	193 45	......	2,755 28	500 00
Ostrowetz Independent Mut. Ben. Society	117	... 1	5	28	6	2,355 14	163 67	573 44	3,092 25	....
Ottawa Hebrew Ben. Society	235	... 3	2	12	....	1,417 00	38 75	......	1,455 75	....
Ozrower Mut. Ben. Society	61	... ...	2	8	....	968 50	9 75	303 90	1,282 15	....
Pilsudski Polish Mut. Ben. Society, Fort William	70	... ...	9	67	....	446 80	......	2,526 45	2,973 25	....
Polish Alliance Friendly Society of Canada	1,635	... 5	219	750	....	9,372 09	57 10	4,184 73	13,613 92	1,950 31
Polish National Union of Canada Mut. Ben. Society	420	... 1	41	182	....	3,422 00	45 09	20,178 28	23,645 37	....
Postal Ben. Assen. of Toronto	200	... 4	....	....	....	770 50	11 04	......	781 54	....
Pride of Israel Sick Ben. Society	586	*2 13	59	340	70	10,490 59	1,237 29	6,858 21	18,586 09	....
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	1,757	*7 21	296	2,546	152	26,683 13	8,585 31	11,509 27	46,768 71	14,558 69
Radomer Mut. Ben. Society	169	... 1	4	17	4	2,843 35	......	3,651 45	6,494 80	....
Rani Ghar Grotto Mut. Ben. Society	364	... 7	....	....	....	1,597 50	18 81	......	1,616 31	....
Rogers, Wm., Manfg. Co. Welfare Society	210	... 1	87	194	....	1,038 14	4 84	......	1,042 98	....

St. Boniface Sick Ben. Society	200	..	5	55	257		845 95	121 18		967 13	1,000 00
St. David's Mut. Ben. Society	81	..	2	16	76		784 70	28 18	...	812 88	...
St. Joseph's Aid Society of Formosa	114	..	2	15	71		572 00	72 29	33 00	677 29	1,000 00
Slingsby Mfg. Co. Ltd. Empl. Mut. Ben. Assen.	592	...	.	159	499	55	4,160 16	70 83	123 10	4,354 09	...
Societa Figli d'Italia di Mutuo Soccorso St. Antonia d'Ottawa	120	...	3	17	81		951 48	485 52	...	1,437 00	1,725 00
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	386	..	3	53	422		4,402 00	115 34	3,400 93	7,918 27	
Societa di Mutuo Soccorso Recalmutese, Hamilton	84	..		11	39		631 50	52 74		684 24	
Societa di Mutuo Soccorso Trinacria, Toronto	105		1	9	49		899 40	28 95		928 35	
Sons & Daughters of Canadian Lithuanian Mut. Ben. Society	669		2	108	494		5,826 14	305 25	6 45	6,137 84	750 00
Sons & Daughters of Ireland Protestant Assen.	1,085		10	1	5		2,676 63	711 14	3,461 66	6,849 43	
Sons of Abraham Mut. Ben. Society	81	.		5	21	13	1,575 25		1 113 14	2,688 39	100 00
Sons of David Mut. Ben. Society	143	...	.	11	73		2,186 08	75 00	1,126 10	3,387 18	...
Sons of Jacob Benevolent Society	341	...	1	23	98	27	4,734 94	722 47	5,032 17	10,489 58	
Star of Italy Mut. Aid and Benevolent Society	114	..	..	18	18		1,143 05		186 75	1,329 80	
Star Mut. Ben. Society	365	...	...	56	282		3,409 90	24 57	.	3,434 47	
Toronto Civic Employees' Benevolent Assen.	149	..	7	20	115		1,425 70	324 12		1,750 12	2,000 00
Toronto Hebrew Benevolent Society	234	*1	3	20	144	22	5,417 90	261 76	1,520 95	7,200 61	
Toronto Hydro Electric System Empl. Mut. Ben. Society	572		7	17	131		3,268 50	31 45		3,299 95	
Toronto Independent Benevolent Assen.	161		.	11	62	23	3,107 74	228 31	800 19	4,136 24	3,500 00
Toronto Musical Protective Assen.	1,558	..	6	29	188		19,657 47	3,314 36	11,192 51	34,164 34	
Transportation Club of Toronto	384	.	6	..	.		2,176 00	407 04	629 40	3,212 44	
Ukrainian National Mut. Ben. Assen. of Fort William	199	*2	..	17	104		1,572 95	170 22	956 66	2,699 83	
Ulga Mut. Ben. Society	110	..	.	28	120		899 80	21 09	190 00	1,110 89	
Union of Ukrainian Brotherhoods	454	*1	5	40	239		3,389 85	363 30	125 17	3,878 32	200 00
Vitese Mut. Ben. Society	382	*1	4	...	.		1,142 42	13 06		1,155 48	
Warsaw Lodzer Mut. Ben. Assen.	76	..	1	14	57	12	1,679 65		301 90	1,981 55	
Watson Manfg. Co. Mut. Ben. Society	161	..	4	45	147		533 50	8 30		541 80	
York Township Civic Mut. Ben. Society	128	..	1	....		..	128 00	1 98		129 98	
Young Men's Hebrew Assen.	193	..	..	14	40	10	3,666 49	502 30	3,583 54	7,752 33	1,375 00
Zion Benevolent Society	148	*1	3	15	90	17	2,537 28	372 15	1,139 65	4,049 08	2,000 00
TOTALS	77,940	*77	714	9,225	36,150	1,336	615,839 39	56,177 70	204,473 78	876,490 87	194,289 50

Short Name of Society	EXPENDITURE								
	Expenses of Management	Amount Paid for Funeral Benefits During 1944	Amount Paid for Sick Benefits During 1944	Amount Paid for Hospitalization During 1944	Amount Paid for Medical Attendance During 1944	Amount Paid for Special Relief During 1944	All Other	Total	Paid For Investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
A. & P. (Toronto) Managers' Mut. Ben. Society	112 61		720 00					832 61	
A. & P. (Toronto) Mut. Ben. Society	26 47		256 00					282 47	
Aristocrat Mut. Ben. Society	31 25	50 00	641 50			14 60	5 00	742 35	
Army and Navy Veterans' Society, Hamilton	658 93				220 30	172 78	424 26	1,476 27	12,500 00
Army and Navy Veterans' Society, Toronto	220 87	150 00					212 94	583 81	
Beaver Sick and Funeral Ben. Club	141 37	167 00	358 50		3 50	5 00	405 00	1,080 37	
Beizetchiner Benei Yankov Mut. Ben. Society	584 43	55 50	112 50		94 00	28 00	65 60	940 03	600 00
Bled Mut. Ben. Society	3,295 39	200 00	9,124 86		177 00			12,797 25	6,000 00
Border Cities Italian Mut. Ben. Society	179 15	375 00	918 00		385 50			1,857 65	
Brantford Coach and Body Ltd. Mut. Ben. Society	134 78	150 00	6,080 50					6,365 28	
Brantford Hungarian Mut. Ben. Society	479 64		3,722 25					4,201 89	3,000 00
Brantford Polish and Friendly Society	555 53	400 00	1,433 38		16 50			2,405 41	800 00
Brown Brothers Ltd. Empl. Mut. Ben. Society	15 25		312 00					327 25	
Brunner Mond Mut. Ben. Society	36 71		2,965 76		2,180 20			5,182 67	5,000 00
Canada Cycle and Motor Co. Ltd. Empl. Mut. Ben. Society	214 50	90 00	2,781 80	306 60	1,275 00		404 26	5,072 16	
Canada Foils Workmens Mut. Ben. Society	5 00	50 00	1,684 40					1,739 40	
Canada Packers Mut. Ben. Assn.	80 73	1,600 00	14,561 68		6,362 35		2,557 47	25,162 23	
Canadian Acme Screw and Gear Empl. Mut. Ben. Society	735 56	450 00	10,327 00		3,212 00			14,724 56	
Canadian Allis-Chalmers Ltd. Empl. Mut. Ben. Society	741 95	800 00	8,134 45	2,399 00	5,892 91		11 20	17,979 51	
Canadian Gen. Elec. Ward St. Works Div. Empl. Mut. Ben. Soc.	244 50	100 00	5,259 79	1,111 62	1,413 00			8,128 91	
Canadian Hebrew Benevolent Society	1,647 17	572 00	496 00	314 50	1,020 51		3,605 97	7,656 15	4,550 00
Canadian National Expressmen's Mut. Ben. Assn.	679 58	3,200 00	6,317 96					10,197 54	
Canadian Order of Rechabites	1,997 05	300 00	1,752 71		514 64		878 29	5,442 69	15,800 00
Canadian Pacific Expressmen's Sick Ben. Assn.	1,115 37	4,500 00	9,771 00					15,386 37	500 00
Cheerio Mut. Ben. Society of Windsor	324 90	300 00	1,101 46	870 30	539 50		95 79	3,231 95	
Cockshutt Plow Co. Relief Assn.	1,441 34	1,050 00	20,703 00	4,230 51		100 00		27,524 85	
Conference Mut. Ben. Society	328 35	2,750 00						3,078 35	
Consumers' Gas Company's Empl. Mut. Ben. Society	225 75	1,146 75	393 56		473 43			2,239 49	
Czenstochower Aid Society	1,125 19	325 68	493 00	192 50	1,188 45	56 48	1,588 22	4,969 52	2,000 00
Daughters of England Benevolent Society	16,879 31	1,900 00	4,842 98		8,547 97		1,604 55	33,774 81	3,000 00
Dominion Forge and Stamping Co. Empl. Mut. Ben. Assn.	15 50		4,076 00				2,385 30	6,476 80	
Driltzer Young Men's Mut. Ben. Society	243 86		160 00	21 50	400 55		269 45	1,095 36	500 00
Dunlop Tire and Rubber Goods Empl. Mut. Ben. Society	459 10	400 00	5,924 57	141 86	750 00		80 00	7,755 53	500 00
Evening Telegram Empl. Ben. Society	147 97	300 00	1,404 00				3 00	1,854 97	
Foresters, Ancient Order of, Subsid. High Court	12,550 07	13,680 00	12,097 09				9,139 48	47,466 64	86,074 63
Globe Printing Co. Empl. Ben. Society	231 90	350 00	690 00				23 90	1,295 80	
Goodwill Mut. Ben. Society	89 55		2,023 00					2,112 55	
Grand Order of Israel Ben. Society	1,446 28	525 00	754 00	180 00	865 01	219 35	2,302 04	6,291 68	600 00
Gutta Percha & Rubber Manfg. C. Ltd. Mut. Ben. Society	197 01	1,800 00	2,995 90				55 00	5,047 91	
Hamilton St. Stanislaus Mut. Ben. Society	101 38		738 50		21 00			860 88	500 00
Hebrew Friendly Society of Toronto	240 73	213 00	120 00	26 00	196 44		122 26	918 43	500 00
Hebrew Sick Ben. Society	572 15	191 75	230 00	77 00	391 09		494 50	1,956 49	1,825 00
Hibernians, Ancient Order of	987 19	1,500 00	115 00		93 50		653 10	3,348 79	15,000 00

Imperial Varnish and Color Co. Sick Ben. Society	53 49	15 00	349 87					418 36	
Independent Mut. Ben. Federation	13,196 89	3,300 00	20,218 83		97 00		1,298 61	38,111 33	8,002 50
Italian Brotherly Mut. Ben. Society	194 00		758 50		173 50		30 00	1,156 00	
Italian Ladies' Mut. Ben. Society of Hamilton	100 27				235 50		15 00	350 77	
Italian Mut. Ben. Society of Port Arthur	4,377 03	200 00			154 50		108 68	4,840 21	800 00
Italian Mut. Ben. Society of Port Colborne and Humberstone	94 92	200 00	436 90		95 00		10 00	836 82	700 00
Italo Canadese Benevolent Society	309 09	1,011 00	337 90		240 25			1,898 24	
Iwansker Mut. Ben. Society	610 57	145 60	156 00	37 52	397 88		378 22	1,725 79	860 00
Judean Benevolent and Friendly Society	928 98	369 50	1,094 24	401 45	1,051 53		732 36	4,578 06	1,000 00
Kieltzer Sick Ben. Society of Toronto	847 33	363 00	898 50	240 12	1,407 50		1,203 68	4,960 13	500 00
Knights of Malta of Can., Ancient and Illustrious Order of	1,144 43	539 68	237 00		192 18	39 12	1,226 77	3,379 18	
Knights of Pythias, Grand Lodge of Ontario	12,604 72	1,575 06	2,424 96		651 10	415 55	2,162 83	19,834 22	16,350 00
Labour League Mut. Ben. Society	9,406 32	438 00	2,320 00	582 50	4,854 92	426 71	2,966 26	20,994 71	2,000 00
Lagover Mut. Ben. Society	529 01	42 00	96 00	70 00	443 74		361 95	1,542 70	1,000 00
Leaside Mut. Aid Society	74 00		776 50					850 00	
Linitzer Sick Ben. Society	2,542 68	500 00	916 00	267 00	1,167 73	278 00	1,260 97	6,932 38	1,000 00
Loyal Orange Young Briton Lodge No. 33	27 60		21 00					48 60	
Loyal Order of Moose of Ontario	40,891 90	5,520 00	14,999 00	1,370 00	837 75		1,500 00	65,118 65	12,007 82
Loyal True Blue Association	1,951 48	1,700 00						3,651 48	
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Assn.	50 37	750 00	3,349 05	212 25				4,361 67	3,000 00
Maple Leaf Aerie (Eagles) Mut. Ben. Society	54 52		152 00					206 52	1,100 00
Massey Harris Co. Verity Works Sick and Funeral Ben. Assn.	521 58	450 00	4,215 65	1,576 33				6,763 56	2,000 00
Massey Harris Co. (Brantford) Empl. Ben. Assn.	334 73	1,100 00	3,620 50	1,840 00			51 00	6,946 23	1,000 00
Massey Harris (Toronto) Mut. Ben. Society	1,734 25	3,540 00	21,114 50					26,388 75	500 00
Mentor Mut. Ben. Society	309 93	2,500 00						2,809 93	
Mozirer Sick Ben. Society	642 73	300 00	532 00	163 65	674 52		2,114 73	4,427 63	600 00
Mut. Ben. Society of Alumnae Assn. Victoria Hosp. School of Nurs.	26 00		278 50					304 50	
Mut. Masonic Compact of St. Catharines	65 00	600 00						665 00	
National Cash Register Co. Empl. Ben. Society	70 00	200 00	1,264 14				26 50	1,560 64	
National Slovak Mut. Ben. Society	8,279 35	1,200 00	5,565 20					15,044 55	6,150 00
Order of Sons of Italy Mut. Ben. Society	209 72	1,500 00	82 50					1,792 22	
Ostrowetz Independent Mut. Ben. Society	676 17	145 75	280 00	88 50	895 05			2,085 47	1,500 00
Ottawa Hebrew Ben. Society	696 10		48 00		312 00		323 17	1,379 27	
Ozrower Mut. Ben. Society	449 69	7 50	64 00		361 41			882 60	700 00
Pilsudski Polish Mut. Ben. Society, Fort William	1,218 66		335 00			145 00	256 06	1,954 72	200 00
Polish Alliance Friendly Society of Canada	2,146 05	1,000 00	5,271 00		233 00		2,529 65	11,179 70	1,500 00
Polish National Union of Canada Mut. Ben. Society	12,602 87	200 00	1,334 00		2,248 85			14,361 72	8,000 00
Postal Ben. Assn. of Toronto	95 46	600 00						695 46	
Pride of Israel Sick Ben. Society	2,063 08	3,830 00	4,355 00	1,431 85	1,898 50	1,089 00	5,068 21	19,735 64	1,000 00
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	5,628 18	3,445 85	14,367 14	3,082 60	2,785 60	979 62	13,274 49	43,563 48	11,425 00
Radomer Mut. Ben. Society	2,968 66	38 50	153 00	46 00	1,057 17		444 57	4,707 90	1,400 00
Rani Ghar Grotto Mut. Ben. Society	26 88	1,400 00						1,426 88	
Rogers, Wm., Manfg. Co. Welfare Society	73 05	100 00	1,163 69					1,336 74	
St. Boniface Sick Ben. Society	127 90	150 00	1,284 95					1,562 85	
St. David's Mut. Ben. Society	94 85	150 00	419 97		64 25			729 07	
St. Joseph's Aid Society of Formosa	58 10	214 00	277 28				10 06	559 44	1,000 00
Slingsby Mfg. Co. Ltd. Empl. Mut. Ben. Assn.	221 16		2,521 77	1,031 45			74 70	3,849 08	
Societa Figli d'Italia di Mutuo Soccorso St. Antonia d'Ottawa	177 32	605 00	403 46		193 80		30 00	1,409 58	500 00
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	754 71	600 00	2,535 00		650 00		594 38	5,134 09	3,000 00
Societa di Mutuo Soccorso Recalmutese, Hamilton	56 50		195 00		160 00			411 50	
Societa di Mutuo Soccorso Trinacria, Toronto	233 08	240 00	245 00		240 00		25 00	983 08	
Sons & Daughters of Canadian Lithuanian Mut. Ben. Society	440 40	80 00	3,831 50		3 00		18 38	4,373 28	2,000 00
Sons & Daughters of Ireland Protestant Assn.	1,335 56	1,000 00	25 00		785 23	203 70	1,788 66	5,138 15	800 00
Sons of Abraham Mut. Ben. Society	745 58		146 00	78 00	619 54	25 00	616 54	2,230 66	546 00
Sons of David Mut. Ben. Society	443 24	160 50	623 70		1,006 99	40 00	1,164 39	3,438 82	
Sons of Jacob Benevolent Society	3,219 05	895 55	984 50	320 38	930 15	124 00	2,131 12	8,604 75	1,680 00
Star of Italy Mut. Aid and Benevolent Society	242 85		375 94		345 00		203 00	1,166 79	
Star Mut. Ben. Society	224 75		3,288 00					3,512 75	
Toronto Civic Employees Benevolent Assn.	419 06	1,050 00	406 00		162 00			2,037 06	2,000 00

SHORT NAME OF SOCIETY	EXPENDITURE								
	EXPENSES OF MANAGEMENT	AMOUNT PAID FOR FUNERAL BENEFITS DURING 1944	AMOUNT PAID FOR SICK BENEFITS DURING 1944	AMOUNT PAID FOR HOSPITALIZATION DURING 1944	AMOUNT PAID FOR MEDICAL ATTENDANCE DURING 1944	AMOUNT PAID FOR SPECIAL RELIEF DURING 1944	ALL OTHER	TOTAL	PAID FOR INVESTMENTS
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Hebrew Benevolent Society	863 88	822 00	1,539 50	367 60	1,086 19	191 75	1,285 24	6,156 16	800 00
Toronto Hydro Eelctric System Empl. Mut. Ben. Society	257 18	875 00	1,305 68	......	......	......	41 64	2,479 50	......
Toronto Independent Benevolent Asscn.	1,195 58	......	537 00	293 25	473 17	204 25	650 75	3,354 00	4,100 00
Toronto Musical Protective Asscn.	16,909 42	600 00	564 00	......	......	......	4,143 43	22,216 85	1,000 00
Transportation Club of Toronto	1,175 00	600 00	......	......	......	......	709 02	2,484 02	500 00
Ukrainian National Mut. Ben. Asscn. of Ft. William	937 45	400 00	520 00	......	158 75	......	40 00	2,056 20	1,000 00
Ulga Mut. Ben. Society	93 51	......	1,032 00	......	......	......	......	1,125 51	......
Union of Ukrainian Brotherhoods	207 89	1,500 00	1,321 00	......	327 80	......	......	3,356 69	......
Vitese Mut. Ben. Society	121 70	808 00	......	......	......	......	......	929 70	......
Warsaw Lodzer Mut. Ben. Asscn.	748 81	88 00	342 50	165 00	290 00	......	466 25	2,100 56	400 00
Watson Manfg. Co. Mut. Ben. Society	49 70	......	591 04	......	......	......	32 00	672 74	......
York Township Civic Mut. Ben Society	15 00	50 00	......	......	......	......	......	65 00	......
Young Men's Hebrew Asscn.	805 84	50 00	320 00	162 50	813 76	26 00	2,956 48	5,134 58	2,000 00
Zion Benevolent Society	1,293 39	375 80	811 95	200 40	497 26	55 00	339 95	3,573 75	2,790 00
TOTALS	215,837 52	89,781 97	286,627 91	23,899 74	65,483 42	4,838 91	82,051 28	768,520 75	280,260 95

NAME OF SOCIETY	WHEN ORGANIZED OR INCORPORATED	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
A. & P. (Toronto) Managers' Mutual Benefit Society	1929	Toronto	V. A. Jantzi	E. Owen	Toronto
A. & P. (Toronto) Mutual Benefit Society	1934	Toronto	Wm. G. Leach	Geo. F. Adams	Toronto
Aristocrat Mutual Benefit Society	1940	Toronto	F. Brownley	A. Stringer	Toronto
Army and Navy Veterans' Society of Hamilton, His Majesty's	1889	Hamilton	W. Fisher	Jos. Macintosh	Hamilton
Army and Navy Veterans' Society of Toronto, His Majesty's	1887	Toronto	Fred Slade	Wm. Waite	Toronto
Beaver Sick and Funeral Benefit Club	1917	Toronto	Wm. Chisholm	Wm. G. Esson	Toronto
Beizetchiner Benei Yankov Mutual Benefit Society	1937	Toronto	Isaac Goldman	L. Shacter	Toronto
Bled Mutual Benefit Society	1940	Kirkland Lake	Louis Pecavar	John Kuznik	Kirkland Lake
Border Cities Italian Club Mutual Benefit Society	1933	Windsor	E. Barei	A. Fioro	Windsor
Brantford Coach and Body Limited Mutual Benefit Society	1920	Brantford	Geo. Reeve	F. G. Brydges	Brantford
Brantford Hungarian Mutual Benefit Society	1913	Brantford	Paul Szab	Frank Huszok	Brantford
Brantford Polish Mutual Benefit and Friendly Society	1932	Brantford	Adam Gadawski	Thomas Mech	Brantford
Brown Brothers Limited Employees' Benefit Society	1898	Toronto	Fred Doty	G. W. Waddington	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	W. M. Mitchell	H. N. Stancliffe	Amherstburg
Canada Cycle and Motor Company Limited Employees' Mutual Benefit Society	1918	Weston	T. W. Smith	Percy Knight	Weston
Canada Foils Workmen's Mutual Benefit Society	1940	Toronto	Walter Priestley	Fred Long	Toronto
Canada Packers Mutual Benefit Association	1918	Toronto	Harry Wildash	Geo. Bartholomew	Toronto
Canadian Acme Screw and Gear Employees' Mutual Benefit Society	1920	Toronto	Arthur H. Tebbutt	F. J. McGlashan	Toronto
Canadian Allis-Chalmers Limited Employees' Mutual Benefit Society	1897	Toronto	J. Hillis	L. Jordan	Toronto
Canadian General Electric Company (Ward St. Works Division) Employees' Sick Benefit Society	1920	Toronto	A. Partridge	Alfred Earl	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	Benjamin Rubinoff	Max Mendelson	Toronto
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	W. H. Venton	W. T. Murphy	Toronto
Canadian Order of Rechabites	1912	Toronto	John Hutchison	Archie Carmichael	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	John Donaldson	P. E. Watkins	Toronto
Cheerio Mutual Benefit Society	1942	Windsor	Daniel Shaw	Herbert Walford	Windsor
Cockshutt Plow Company Limited Employees' Relief Association	1899	Brantford	A. Elliott	K. Gardiner	Brantford
Conference Mutual Benefit Society	1938	Toronto	Ed. McMillan	J. A. Garratt	Toronto
Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Toronto	A. A. Mort	Gordon Thomas	Toronto
Czenstochower Aid Society	1914	Toronto	Max Rosen	Sam. Shrott	Toronto
Daughters of England Benevolent Society	1890	Burlington	Mrs. B. V. Hills	Wm. E. Miller	Burlington
Dominion Forge and Stamping Company Limited Employees' Mutual Benefit Society	1920	Walkerville	Geo. C. Wood	C. R. Browne	Windsor
Driltzer Young Men's Mutual Benefit Society	1934	Toronto	Joe Rutman	Jacob Stopper	Toronto
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	C. W. Jennings	A. G. Ayres	Toronto
Evening Telegram Employees' Mutual Benefit Society	1912	Toronto	L. Polack	A. N. Macdonald	Toronto
Foresters, Ancient Order of, Subsidiary High Court of Dominion of Canada	1892	Toronto	F. G. Butt	Miss H. E. McIntosh	Toronto
Globe Printing Company's Employees' Benefit Society	1885	Toronto	N. Wilkinson	Geo. Cashman	Toronto
Goodwill Mutual Benefit Society	1938	Toronto	A. McCabe	Geo. Gourley	Toronto
Grand Order of Israel Benefit Society	1908	Hamilton	Paul Allbright	D. Dale	Hamilton
Gutta Percha and Rubber Manufacturing Company Limited of Toronto Employees' Sick Benefit Society	1901	Toronto	R. G. Bell	W. S. Gould	Toronto
Hamilton St. Stanislaus Mutual Benefit Society	1912	Hamilton	S. Dumale	M. Klaza	Hamilton
Hebrew Friendly Society	1907	Toronto	H. Kurtz	Manuel Harris	Toronto
Hebrew Sick Benefit Society	1910	Toronto	Z. Trimble	D. Douglas	Toronto
Hibernians, Ancient Order of	1888	Toronto	M. J. Bonnay	Wm. Ryder	Toronto
Imperial Varnish and Color Company Sick Benefit Society	1911	Toronto	J. Hamilton	J. R. Ruse	Toronto
Independent Mutual Benefit Federation	1928	Toronto	Geo. Madley	Jos. Miller	Toronto
Italian Brotherly Mutual Benefit Society	1924	Toronto	A. Catena	Jos. DiGregorio	Toronto
Italian Ladies' Mutual Benefit Society of Hamilton	1937	Hamilton	Mrs. Angelina Damiari	Mrs. Margherita Farranto	Hamilton
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	P. Folino	Vince Punzente	Port Arthur

NAME OF SOCIETY	WHEN ORGANIZED OR INCORPORATED	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
Italian Mutual Benefit Society of Port Colborne and Humberstone	1935	Port Colborne	E. Bertalli	L. Forisi	Port Colborne
Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	N. Costerello	Toronto
Iwansker Mutual Benefit Society	1931	Toronto	H. Kestin	A. Wilner	Toronto
Judean Benevolent and Friendly Society	1919	Toronto	M. Starr	H. J. Halberstadt	Toronto
Kieltzer Sick Benefit Society of Toronto	1913	Toronto	Harry Abella	N. Yasny	Toronto
Knights of Malta of Canada, The Ancient and Illustrious Order of	1910	Toronto	E. Fountain	Chas. E. Severn	Toronto
Knights of Pythias, Grand Lodge of Ontario	1872	Toronto	J. W. Tuck	Alexander Coulter	Toronto
Labour League Mutual Benefit Society	1927	Toronto	M. Biderman	Solomon Shek	Toronto
Lagover Mutual Benefit Society	1932	Toronto	P. Greenbaum	M. Greenspan	Toronto
Leaside Mutual Aid Society	1923	Toronto	E. Metcalfe	Edward Flowers	Toronto
Linitzer Sick Benefit Society	1913	Toronto	S. Cappe	I. Naftolin	Toronto
Loyal Orange Young Briton Lodge No. 33	1873	Ottawa	T. P. Bradley	T. P. Hackett	Toronto
Loyal Order of Moose of Ontario	1917	Toronto	S. V. Ponton	Norman G. Heyd	Toronto
Loyal True Blue Association	1878	Toronto	Jas. A. Stewart	Mrs. Adeline Simpson	Guelph
MacLean Publishing Company Limited Mechanical Division Mutual Benefit Association	1923	Toronto	F. Brocklebank	Frank Austen	Toronto
Maple Leaf Aerie (Eagles) Mutual Benefit Society	1944	Toronto	John A. Dove	Frank D. Stokes	Mimico
Massey Harris Company Verity Works Sick and Funeral Mutual Benefit Association	1899	Brantford	Wm. Fink	F. A. Box	Brantford
Massey Harris Company Limited Brantford, Employees' Benefit Association	1885	Brantford	C. Mavin	E. Uptgrove	Brantford
Massey Harris Company Limited Toronto, Employees' Mutual Benefit Society	1883	Toronto	W. McFarlane	John Wood	Toronto
Mentor Mutual Benefit Society	1940	Toronto	E. R. Wright	J. A. Garratt	Toronto
Mozirer Sick Benefit Society	1905	Toronto	A. Layefsky	I. Weintraub	Toronto
Mutual Benefit Society of Alumnae Association Victoria Hospital School of Nursing	1932	London	Miss D. Ball	Miss Ethel Stephens	London
Mutual Masonic Compact of St. Catharines and Niagara District	1871	St. Catharines	A. J. Whitelock	A. E. Coombs	St. Catharines
National Cash Register Employees' Mutual Benefit Society	1907	Toronto	A. E. Brimstin	Fred M. Cook	Toronto
National Slovak Mutual Benefit Society	1934	Kirkland Lake	S. Zold	M. Martan	Timmins
Odd Fellows, Independent Order of, Grand Lodge of Ontario	1929	Toronto	J. A. E. Cowley	Wm. Brooks	Toronto
Order of Sons of Italy of Ontario, Mutual Benefit Society	1926	Toronto	C. C. Fara	Miss Juliette Galasso	Toronto
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	L. Starkman	N. Speisman	Toronto
Ottawa Hebrew Benefit Society	1912	Ottawa	B. Bookman	S. Taller	Ottawa
Ozrower Mutual Benefit Society	1937	Toronto	N. Rochwerg	S. Hoffman	Toronto
Pilsudski Polish Mutual Benefit Society of Fort William	1940	Fort William	M. Wdowick	Miss Mary Zelinski	Port Arthur
Polish Alliance Friendly Society of Canada	1907	Toronto	L. Szeptycki	Vincent Wodjcik	Toronto
Polish National Union of Canada Mutual Benefit Society	1930	Toronto	Alex. Granat	Michael Nedza	Toronto
Postal Benefit Association of Toronto	1907	Toronto	G. A. Beaton	V. I. Woollner	Toronto
Pride of Israel Sick Benefit Society	1905	Toronto	J. Brickman	I. H. Coulton	Toronto
Provincial Grand Lodge (Manchester Unity) Independent Order of Oddfellows	1887	Toronto	A. J. Biggar	L. Hewett	Toronto
Radomer Mutual Benefit Society	1935	Toronto	J. Rosenberg	A. Glass	Toronto
Rani Ghar Grotto Mutual Benefit Society	1924	Toronto	J. E. Carter	C. M. Carrie	Toronto
Rogers William, Manufacturing Company Welfare Society	1919	Niagara Falls	E. Metcalfe	Miss M. Thompson	Niagara Falls
St. Boniface Sick Benefit Society	1892	Kitchener	G. H. Lackenbauer	Alex. J. Wey	Kitchener
St. David's Mutual Benefit Society	1911	Toronto	S. G. Davies	Jos. B. Whiteley	Toronto
St. Joseph's Aid Society	1887	Formosa	J. E. Keiffer	Walter G. Heisz	Formosa
Slingsby Manufacturing Company Limited Employees' Sick Benefit Association	1920	Brantford	Chas. Craft	Percy Milnes	Brantford
Societa Figli d'Italia di Mutuo Soccorso St. Antonio, Ottawa	1907	Ottawa	G. Costantini	L. Scarcella	Ottawa
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1917	Sault Ste. Marie	F. Bargnesi	P. Zanitti	Sault Ste. Marie
Societa di Mutuo Soccorso Recalmutese, Hamilton	1918	Hamilton	Nicole Borsellino	Angeli Yunelli	Hamilton
Societa di Mutuo Soccorso la Trinacria di Toronto	1914	Toronto	D. Amodeo	Guiseppe Amodeo	Toronto
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1912	Toronto	J. Barcus	J. Keveza	Toronto
Sons and Daughters of Ireland Protestant Association	1890	Toronto	B. Collins	A. B. Bruce	Toronto
Sons of Abraham Mutual Benefit Society	1935	Toronto	M. Miller	A. Skolnick	Toronto

Sons of David Mutual Benefit Society	1933	Toronto	S. Dubinsky	M. Burgess	Toronto
Sons of Jacob Benevolent Society	1918	Toronto	H. Richmond	R. Shapiro	Toronto
Star of Italy Mutual Aid and Benevolent Society	1908	Niagara Falls	Frank Rovert	Thos. Senese	Niagara Falls
Star Mutual Benefit Society	1926	Toronto	C. T. Hargrave	J. J. Moher	Toronto
Toronto Civic Employees' Benevolent Association	1890	Toronto	Isaac Moore	W. J. Cox	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	Abraham Rovner	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Wm. G. Urbach	A. J. Lambert	Toronto
Toronto Independent Benevolent Association	1909	Toronto	Dr. L. S. Lockhart	Benjamin Marcus	Toronto
Toronto Musical Protective Association	1894	Toronto	W. M. Murdoch	Arthur Dowell	Toronto
Transportation Club of Toronto	1913	Toronto	S. O. Martin	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Fort William	1933	Fort William	John Sorochuk	Alex. Hrycyk	Fort William
Ulga Mutual Benefit Society	1924	Toronto	John Paneryk	John Bajar	Toronto
Union of Ukrainian Brotherhoods	1911	Toronto	J. Moroz	John Bartosh	Toronto
Vitese Mutual Benefit Society	1935	Toronto	Geo. Simone	Wm. Parisi	Toronto
Warsaw Lodzer Mutual Benefit Association	1929	Toronto	I. Cohen	J. Goldbach	Toronto
Watson Manufacturing Company Mutual Benefit Society	1941	Brantford	Albert Payne	Clifford Burgar	Brantford
York Township Civic Mutual Benefit Society	1936	Toronto	W. Whittaker	C. Garland	Toronto
Young Men's Hebrew Association	1908	Toronto	S. Latowsky	J. Yarmus	Toronto
Zion Benevolent Society	1910	Toronto	Mannie Ross	P. J. Isaacson	Toronto

(F)

COMPANIES NOT WITHIN

(A) (B) (C) (D) and (E)

(F)

THE CANADIAN MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President and General Manager, T. A. St-Germain; Vice-Presidents, Irenee Auclaire, J. E. Phaneuf, K.C.; Secretary, E. Desgroseilliers; Treasurer, T. A. St-Germain; Ass't General Manager, L. C. Vallee.

Directors.—Irence Auclaire, Chambly; T. A. St-Germain, Lucien St-Germain, St. Hyacinthe; Hon. E. L. Patenaude, Rene Morin, N.P., J. E. Phaneuf, K.C., Narcisse Ducharme, Rosario Messier, Dr. Leon Gauthier, Montreal; Hon. Jacob Nicol, Sherbrooke; C. H. McFadyen.

Chief or General Agent in Ontario.—Carson P. Eddy, 706 Excelsior Life Bldg., Toronto.

Date of Incorporation.—April, 1937. *Date commenced business in Canada.*—October, 1937.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 250,000	Premiums—Ontario (net)	$ 92,126
Total assets	2,266,734	Premiums—Total business (net)	886,939
Total liabilities	667,468	Claims—Ontario (net)	49,136
Surplus protection of policyholders	1,599,266	Claims—Total business (net)	476,794

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-Presidents, Hon. E. L. Patenaude, J. E. Phaneuf, K.C.; Secretary, T. A. St-Germain; General Manager, T. A. St-Germain; Ass't General Manager, L. C. Vallee; Treasurer, T. A. St-Germain.

Directors.—J. E. Phaneuf, K.C., Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, N.P., Irenee Auclaire, T. A. St-Germain, Hon. E. L. Patenaude, Lucien St-Germain, Benoit Benoit.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 30, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 215,415	Premiums—Ontario (net)	176,389
Total assets	3,122,468	Premiums—Total business (net)	924,156
Total liabilities	690,923	Claims—Ontario (net)	105,206
Surplus protection of policyholders	2,431,545	Claims—Total business (net)	521,806

EQUITABLE FIRE INSURANCE COMPANY (STOCK MUTUAL)

HEAD OFFICE, 266 ST. JAMES ST. W., MONTREAL, QUE.

Incorporated.—June 3, 1901. *Date commenced business.*—June 3, 1901.

Officers.—President, Dr. R. C. Laurier; Vice-President and Manager, Armand Gauthier; Secretary, D. M. Charbonneau; Treasurer, J. J. Milord.

Directors.—Dr. R. C. Laurier, Armand Gauthier, D. M. Charbonneau, Mrs. Geo. E. Migneault, J. J. Milord.

Auditors.—Ladislas Joubert, C.P.A., Montreal.

Statement for the Year Ended December 31, 1944

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $200,000.		
No. of shares, 2,000; Par value, $100.		
Capital stock at beginning of year	$200,000 00	$105,000 00
Payments on capital received during year	....	14,500 00
Capital stock at end of year	$200,000 00	$119,500 00

Balance Sheet—Assets

Mortgage loans on real estate—first liens		$ 49,100 00
Book value of bonds, debentures and debenture stocks:		
Not in default	$1,340,788 04	
In default	3,210 00	
		$1,343,998 04
Cash on hand and in banks		358,319 58
Interest accrued		13,239 80
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944		76,928 34
Amount due from reinsurance on losses already paid		100,974 86
TOTAL ADMITTED ASSETS		$1,942,560 62

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*See note on page 1.

Balance Sheet—Liabilities

	In Canada	Total Liabilities
Total provision for unpaid claims	$ 20,547 45	$ 20,547 45
Adjustment expenses of said claims	593 13	593 13
Total net reserve, $317,121.04; carried out at 80% thereof	253,696 83	253,696 83
Reserve and unpaid losses under unlicensed reinsurance unsecured		15,071 17
Taxes due and accrued		23,425 00
Reinsurance premiums		254,241 30
Total liabilities excluding capital stock		$ 567,574 88
Capital stock paid in cash	$ 119,500 00	
Surplus in profit and loss account	1,255,485 74	
Excess of assets over liabilities (surplus for protection of policyholders)		1,374,985 74
Total Liabilities		$1,942,560 62

Profit and Loss Account

		In Canada and All Business
Net premiums written		$ 437,398 14
Reserve of unearned premiums (80%):		
At beginning of year	$208,601 76	
At end of year	253,696 83	
Increase		45,095 07
Net premiums earned		$ 392,303 07
Net claims incurred	$218,622 10	
Net adjustment expenses incurred	11,637 87	
Commissions	43,402 10	
Taxes	23,172 94	
Salaries, fees and travelling expenses	31,156 92	
All other expenses	22,503 98	
Total claims and expenses		$ 350,495 91
Underwriting profit		$ 41,807 16
Other revenue:		
Interest earned	$ 58,938 09	
Net rents earned	230 65	
Profit on sale of securities and real estate	1,500 00	60,668 74
		$102,475 90
Other expenditure:		
Bad debts written off	$674 36	
Interest paid to reinsurance	2,385 67	
Taxes on 1943 salaries	1,769 95	4,829 98
Net Profit for the Year		$ 97,645 92

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$1,306,107 83
Increase in paid-in capital stock	$ 14,500 00	
Net profit for the year brought down	97,645 92	112,145 92
		$1,418,253 75
Dividends declared to shareholders		20,000 00
		$1,398,253 75
Deduct:		
Increase in unadmitted ledger assets	$ 8,196 84	
Increase in unlicensed reinsurance unsecured	15,071 17	23,268 01
Surplus of Assets over Liabilities (excluding Capital Stock from Liabilities) at End of Year		$1,374,985 74

Summary of Risks—Fire

	In Ontario	In Quebec	All Business
Gross in force, December 31, 1943	$ 22,890,486 22	$ 98,069,390 07	$120,959,876 29
Taken in 1944, new and renewed	17,118,338 32	41,088,184 49	58,206,522 81
Totals	$ 40,008,824 54	$139,157,574 56	$179,166,399 10
Ceased in 1944, including renewed	13,111,727 22	29,821,279 65	43,233,006 87
Gross in force, December 31, 1944	$ 26,597,097 32	$109,336,294 91	$135,933,392 23
Reinsurance in force, December 31, 1944	13,376,276 04	65,922,227 33	79,298,503 37
Net in Force, December 31, 1944	$ 13,220,821 28	$ 43,414,067 58	$ 56,634,888 86

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944 NEW AND RENEWED	CEASED IN 1944 INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire (Cash System)	730,043 32	488,341 01	381,755 28	836,629 05	269,212 81	567,416 24
Fire (Mutual System)	438,841 24	462,328 07	438,841 24	462,328 07	279,492 67	182,835 40
TOTAL	1,168,884 56	950,669 08	820,596 52	1,298,957 12	548,705 48	750,251 64

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FRELIGHSBURG, QUE.

Incorporated.—March 17, 1835. *Date commenced business.*—1835.

Officers.—President, Hon. Jacob Nicol; Vice-President, Chas. C. Dyer; Secretary-Treasurer E. H. Spencer; General Manager, H. Hopkins.

Directors.—Hon. Jacob Nicol, H. A. Stevenson, L. E. Langis Galipeault, C. C. Dyer, H. F. Vilas, E. M. Shepard, H. C. Beatty, H. C. Hayes.

Auditors.—Molson & Cushing, C.A.

Statement for the Year Ended December 31, 1944

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, $200,000.		
No. of shares, 2,000. Par value, $100.00.		
Capital stock at beginning of year	$200,000 00	$ 44,000 00
Capital stock at end of year	$200,000 00	$ 44,000 00

Balance Sheet—Assets

Book value of real estate—office premises		$ 3,750 00
Mortgage loans on real estate—first liens		4,530 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default		$889,924 00
Cash on hand and in banks		31,980 16
Interest accrued		6,576 14
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	$ 35,163 81	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	7 50	
		35,171 31
Amount due from reinsurance on losses already paid		9,829 31
Unpaid assessments, less commission		3,258 06
Due by reinsuring companies (taxes)		30 25
TOTAL ADMITTED ASSETS		$985,049 23

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	$ 20,190 74		$ 20,190 74
Adjustment expenses of said claims	333 63		333 63
Total net reserve, $185,602.86; carried out at 80% thereof	147,798 76	683 52	148,482 28
Reserve and unpaid losses under unlicensed reinsurance unsecured			206 49
Expenses due and accrued			1,754 32
Taxes due and accrued			7,342 87
Reinsurance premiums			9,204 93
Contingency reserves			12,500 00
Total liabilities excluding capital stock			$200,015 17
Capital stock paid in cash		$ 44,000 00	
Surplus in profit and loss account		741,034 06	
Excess of assets over liabilities (surplus for protection of policyholders)			785,034 06
TOTAL LIABILITIES			$985,049 23

Profit and Loss Account

	In Canada	Outside Canada	All Business
Net premiums written	$228,463 52	$ 3,443 33	$231,906 85
Reserve of unearned premiums (80%):			
At beginning of year	$131,386 84	....	$131,386 84
At end of year	$147,798 75	683 53	148,482 28
Increase	$ 16,411 91	$ 683 53	$ 17,095 44
Net premiums earned	$212,051 61	$ 2,759 80	$214,811 41
Net claims incurred	$107,459 53	$ 4,631 98	$112,091 51
Net adjustment expenses incurred	3,109 70	24 60	3,134 30
Commissions	62,484 16	1,205 16	63,689 32
Taxes	5,770 30	.....	5,770 30
Salaries, fees and travelling expenses	20,586 99	......	20,586 99
All other expenses			8,777 85
Total claims and expenses			214,050 27
Underwriting profit			761 14
Other revenue:			
Interest earned		$ 31,983 48	
Net rents earned		223 00	
Profit on sale of securities		4,118 22	
			$ 36,324 70
			$ 37,085 84
Other expenditure:			
Income and excess profits taxes		$ 7,536 88	
Bad debts written off		484 88	
			8,021 76
NET PROFIT FOR THE YEAR			$ 29,064 08

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$796,758 14
Net profit for the year brought down		29,064 08
		$825,822 22
Income and excess profits taxes for prior years	$ 38,787 28	
Dividends declared to shareholders	4,400 00	
		43,187 28
		$782,634 94
Add decrease in unadmitted ledger assets		2,605 52
		$785,240 46
Deduct increase in unlicensed reinsurance unsecured		206 40
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR		$785,034 06

Summary of Risks—Fire

	Cash System In Ontario	Cash System Elsewhere	Mutual System Elsewhere	All Business
Gross in force, December 31, 1943	$ 4,039,331 52	$24,109,013 53	$11,952,412 87	$40,100,757 92
Taken in 1944, new and renewed	3,108,891 67	19,891,530 46	2,717,304 67	25,717,726 80
Totals	$ 7,148,223 19	$44,000,543 99	$14,669,717 54	$65,818,484 72
Ceased in 1944, including renewed	3,359,497 59	16,298,325 60	2,654,211 23	22,312,034 42
Gross in force, December 31, 1944	$ 3,788,725 60	$27,702,218 39	$12,015,506 31	$43,506,450 30
Reinsurance in force, December 31, 1944	506,630 88	4,867,028 30	3,529,392 23	8,903,051 41
NET IN FORCE, DECEMBER 31, 1944	$ 3,282,094 72	$22,835,190 09	$ 8,486,114 08	$34,603,398 89

Exhibit of Premiums in Force in Canada

Class of Insurance	Gross In Force at End of 1943	Taken in 1944 New and Renewed	Ceased in 1944 Including Renewed	Gross in Force at End of 1944	Reinsurance	Net in Force at End of 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire (Cash System)	329,653 09	261,162 01	218,655 22	372,159 91	66,476 82	305,683 09
Fire (Mutual System)	62,144 57	66,125 54	65,378 99	62,891 12	18,008 83	44,882 29
TOTALS	391,797 66	327,287 58	284,034 21	435,051 03	84,485 65	350,565 38

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, L. L. Lang, Kitchener; Vice-President, Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; Vice-President and General Manager, W. H. Somerville C.B.E., A.I.A., A.A.S., Waterloo; Ass't General Manager, A. E. Pequegnat, A.I.A., F.A.S., Kitchener; Actuary J. M. Laing, A.I.A., F.A.S., Waterloo; Secretary, H. M. Cook, A.I.A., F.A.S., Kitchener, Treasurer, H. L. Guy, F.A.S., Waterloo.

Directors.—H. A. MacKenzie, London; L. L. Lang, Kitchener; Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; G. Blair Gordon, J. E. Perrault, K.C., LL.D., C. F. Sise, Montreal; J. Y. Murdoch, K.C., Glyn Osler, K.C., W. G. Watson, G. C. Leitch, R. C. Berkinshaw, Toronto; W. G. Murrin, Vancouver; Isaac Pitblado, K.C., LL.D., Winnipeg; W. H. Somerville, A.I.A., A.A.S., Waterloo, H. L. McCulloch, Galt

Date of Incorporation.—1869. *Date commenced business in Canada.*—1870.

Life:

Total assets	$251,909,682
Ontario business in force (gross)	368,463,122
Total business in force (gross)	723,861,526

PREMIUMS AND DISBURSEMENTS

Life.

Premiums—Ontario (net)	$10,558,225
Premiums—Total business (net)	21,098,349
Total disbursements to policyholders (net)—In Ontario	7,177,009
Total business	14,091,729

Other than Life:

Total assets	194,007
Total liabilities	83,720

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:

Premiums—Ontario (net)	211,076
Premiums—Total business (net)	253,058
Claims—Ontario (net)	144,829
Claims—Total business (net)	180,094

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, D. E. Kilgour, M.A., A.I.A., F.A.S.; Vice-Presidents, C. L. Burton, C.B.E., A. J. Mitchell; Secretary, W. G. Gallow; Treasurer, M. A. Bradshaw, C.A.; Actuary, A. F. Hall, A.I.A., F.A.S.; Chairman of Board, D. E. Kilgour.

Directors.—C. L. Burton, C.B.E., F. S. Corrigan, Hon. G. S. Henry, LL.D., M.P.P., A. J. Mitchell, D. E. Kilgour, A. G. Partridge, H. Jasper Humphrey, W. B. Woods, N. S. Robertson, Toronto; G. H. A. Montgomery, K.C., Montreal; W. E. Buckingham, K.C., Guelph; Christopher Spencer, Vancouver; H. R. Milner, K.C., Edmonton; Gaston Pratte, Quebec.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

Total assets	$89,594,277
Ontario business in force (gross)	119,421,951
Total business in force (gross)	302,865,248

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$3,825,779
Premiums—Total business (net)	9,535,774
Total disbursements to policyholders (net)—In Ontario	1,824,975
Total business	4,888,984

NORWICH UNION LIFE INSURANCE SOCIETY*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. L. Drewry, Toronto.

Chief or General Agent in Ontario.—C. L. Drewry, 12 Wellington St. E., Toronto.

Date of Organization.—1808. *Date commenced business in Canada.*—October 1, 1899.

Assets in Canada	$105,109
Ontario business in force (gross)	8,500
Canadian business in force (gross)	8,500

PREMIUMS AND DISBURSEMENTS

Premiums—Ontario (net)	$ 210
Premiums—Canada (net)	210
Total disbursements to policyholders (net)—In Ontario	Nil
In Canada	Nil

THE STANSTEAD AND SHERBROOKE INSURANCE COMPANY*

HEAD OFFICE, SHERBROOKE, QUE.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary-Treasurer, H. J. Kennedy; Manager, V. Mongeon.

Directors.—Hon. Chas. B. Howard, B. C. Howard, Hon. Jacob Nicol, J. G. Armitage, Sherbrooke; A. E. Curtis, Stanstead; Walter G. Hunt, Hon. Alphonse Raymond, Montreal; N. R. Mitchell, Granby; T. A. St-Germain, St. Hyacinthe.

Date of Incorporation.—Aug. 7, 1940. *Date commenced business in Canada.*—Jan. 1, 1941

Capital stock paid in cash	$ 250,000
Total assets	1,685,991
Total liabilities	516,028
Surplus protection of policyholders	1,169,963

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$155,424
Premiums—Total business (net)	503,030
Claims—Ontario (net)	72,130
Claims—Total business (net)	266,124

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*See note on page 1.

(G)

RECIPROCAL OR INTER-INSURANCE EXCHANGES

(G)

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets	$1,884,616	Total liabilities	$1,280,777

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 37,924	$ 800,520
Claims incurred	156,667	738,720
Saved for subscribers	*−4,062*	*−114,333*
Savings returned	3,840	86,232

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1923.

Total assets	$1,444,860	Total liabilities	$ 422,472

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	$ 12,761	$ 254,683
Claims incurred	5,202	43,502
Saved for subscribers	3,258	129,046
Savings returned	2,920	100,817

CANADIAN RECIPROCAL UNDERWRITERS

HEAD OFFICE, TORONTO, ONT.

Attorney-in-Fact.—Reciprocal Managers, Limited.
Advisory Committee.—Leo G. Ryan, F. Cleveland Morgan, A. J. Walker, Montreal; P. Leon Garneau, K.C., Quebec; S. S. Holden, Ottawa; E. W. Martin, Winnipeg; W. H. Malkin, C. Spencer, W. P. Riley, Vancouver; B. B. Hayes, Toronto.
Chief Agent in Canada and Ontario Representative.—V. W. Gerrish, Toronto.
Date Organized.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.
Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds and debentures	$236,357 29
Cash in banks	13,915 78
Premium deposits in course of collection:	
Written on or after October 1, 1944	2,628 73
TOTAL LEDGER ASSETS	$252,901 80
Total non-ledger assets (interest accrued)	1,565 79
TOTAL ADMITTED ASSETS	$254,467 59

Liabilities

Net provision for unpaid losses	$ 1,783 29
Reserve for unearned premium deposits	26,067 11
Administrative expenses due and accrued	1,452 57
Taxes due and accrued	800 00
Prepaid premiums	879 79
Surplus of admitted assets over liabilities	223,484 83
TOTAL	$254,467 59

Income and Expenditure

	ALL BUSINESS
Gross premium deposits written	$ 41,536 39
Deduct return premium deposits	2,919 75
Net premium deposits written	$ 38,616 64

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*See note on page 1.

Reserve of unearned premium deposits:		
At beginning of year	$ 25,336 48	
At end of year	26,067 11	
Increase		730 63
Net premium deposits earned		$ 37,886 01
Net losses incurred	$ 6,587 64	
Administration expenses:		
Taxes, licenses and fees	1,485 79	
Administration expenses	5,557 11	
Bond custodian fees	100 00	
Reinsurance expense	4,757 68	
		18,488 22
NET UNDERWRITING PROFIT		$ 19,397 79

Subscribers' Surplus

Amount held to credit of subscribers, January 1, 1944		$179,299 41
Add:		
Net underwriting profit	$ 19,397 79	
Interest earned	7,162 50	
	$26,560 29	
Reserves received, 1944	613 46	
Transferred from exigency fund	375 00	
Profit on sale or maturity of ledger assets	1,168 25	
		28,717 00
		$208,016 41
Deduct:		
Staff bonuses	$ 375 00	
Transferred to reserve for depreciation of securities	4,465 59	
Transferred to contingency fund	2,841 19	
Transferred to exigency fund	757 72	
Reserves returned to subscriber	10,430 31	
Savings paid to subscribers	5,416 26	
		24,286 07
AMOUNT HELD TO CREDIT OF SUBSCRIBERS, DECEMBER 31, 1944		$183,730 34

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus		$183,730 34
Add:		
Contingency reserve fund	$ 22,783 49	
Exigency fund	3,106 43	
Reserve for depreciation of securities	13,690 59	
Excess of amortized over book value of bonds	595 36	
		40,175 87
Total		$223,906 21
Deduct assets not admitted		421 38
SURPLUS OF ADMITTED ASSETS OVER LIABILITIES, DECEMBER 31, 1944		$223,484 83

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	RISKS	GROSS PREMIUM DEPOSITS	RISKS	GROSS PREMIUM DEPOSITS
Gross in force, December 31, 1943	$ 5,991,000	$16,887 29	$26,138,000	$65,387 29
Written and renewed, 1944	5,538,000	13,449 84	19,147,000	41,536 39
Totals	$11,529,000	$30,337 13	$45,285,000	$106,923 68
Deduct expired or cancelled	5,669,000	13,366 33	19,697,000	40,555 42
GROSS IN FORCE, DEC. 31, 1944	$ 5,860,000	16,970 80	$25,588,000	$66,368 26

Miscellaneous

The subscribers' liability is limited to two and a half times annual premium on any single risk—maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

Largest net aggregate amount insured in any one hazard is $12,500.

Losses

	IN PROVINCE	ALL BUSINESS
Net losses paid	$ 5,063 76	$ 9,918 35
Deduct net claims outstanding at beginning of year	3,675 00	5,114 00
Totals	$ 1,388 76	$ 4,804 35
Add net claims outstanding at end of year	1,042 29	1,783 29
NET LOSSES INCURRED	$ 2,431 05	$ 6,587 64

Net Premiums and Losses in the Province

Net premium deposits written in the Province	$ 12,312.69
Net losses paid in the Province	5,063.76
Percentage	41.13%
Net premium deposits earned in the Province	$ 8,810.27
Net losses incurred in the Province	2,431.05
Percentage	27.59%

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU*

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Sommerville, Toronto.
Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Total assets.................... $4,641,094 Total liabilities................ $1,329,874

Summary of Operations for the Year

	Ontario	All Business
Net expense and guarantee fund deposits written	$ 32,142	$2,216,329
Claims incurred	Nil	425,181
Saved for subscribers	13,417	847,253
Savings returned	1,606	384,960

FIREPROOF-SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1926. *Date of initial Ontario license.*—June, 1927.

Total assets.................... $ 464,616 Total liabilities................ $ 115,567

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$ 2,512	$ 55,169
Claims incurred	Nil	12,386
Saved for subscribers	1,375	26,878
Savings returned	2,767	52,703

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.
Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total assets.................... $2,656,902 Total liabilities................ $ 738,104

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$ 38,037	$ 487,648
Claims incurred	13,306	98,191
Saved for subscribers	10,348	237,636
Savings returned	7,938	166,574

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.
Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.
Date or Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets.................... $2,837,616 Total liabilities................ $1,762,679

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written	$ 61,475	$1,917,829
Claims incurred	4,094	944,305
Saved for subscribers	16,414	507,113
Savings returned	231	88,408

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*See note on page 1.

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets.................... $1.328,173 Total liabilities................ $ 456,560

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written..................................	$ 23,978	$ 310,783
Claims incurred..................................	9,476	71,287
Saved for subscribers..................................	7,404	153,021
Savings returned..................................	5.602	99,168

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total assets.................... $2,339,095 Total liabilities................ $ 601,394

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written..................................	$ 22,939	$ 374,054
Claims incurred..................................	6,530	57,485
Saved for subscribers..................................	7,809	215,229
Savings returned..................................	66.095	169.505

UNDERWRITERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Mastin & Co.

Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.

Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets.................... $1.161.799 Total liabilities................ $ 281.972

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written..................................	$ 4.336	$ 158,839
Claims incurred..................................	23	128,814
Saved for subscribers..................................	28	2,016
Savings returned..................................	1.311	101,197

WARNER RECIPROCAL INSURERS*

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto.

Date of Organization.—1926. *Date of initial Ontario license.*—October 12, 1927.

Total assets.................... $1.350.495 Total liabilities................ $ 773,942

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Guaranty deposits written..................................	$ 1.472	$ 610.604
Claims incurred..................................	Nil	335,418
Saved for subscribers..................................	326	127.358
Savings returned..................................	92	90.760

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*See note on page 1.

(H)

UNDERWRITERS OR SYNDICATES OF UNDERWRITERS OPERATING ON THE PLAN KNOWN AS LLOYD'S

(H)

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENG.

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal.
Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

Statement for the Year Ended December 31, 1944

Underwriting Account

	IN ONTARIO	ALL BUSINESS IN CANADA
Net premiums written	$1,909,971 03	$4,744,405 80
Reserve of unearned premiums (80%):		
At beginning of year		$1,954,425 98
At end of year		2,090,924 31
Increase		$ 136,498 33
Net premiums earned		4,607,907 47
Net losses and claims incurred (excluding adjustment expenses)	$ 599,788 80	$1,754,450 05
Adjustment expenses		$ 274,064 26
Commissions		1,174,678 58
Taxes		159,236 74
All other expenses		403,274 49
TOTAL CLAIMS AND EXPENSES		$3,765,704 12
UNDERWRITING PROFIT		$ 842,203 35

Exhibit of Premiums

CLASS OF INSURANCE	GROSS IN FORCE, DEC. 31, 1943	TAKEN IN 1944, INCLUDING RENEWAL	CEASED IN 1944	GROSS AND NET IN FORCE, DEC. 31, 1944
	$ c.	$ c.	$ c.	$ c.
Fire	1,867,527 48	1,357,875 50	1,493,546 07	1,731,856 91
Automobile	1,928,925 91	2,512,274 37	2,377,130 38	2,064,069 90
Accident	447,196 94	607,911 84	594,812 51	460,296 27
Boiler	377,158 27	249,794 67	176,092 61	450,860 33
Guarantee	194,778 46	191,779 99	165,156 53	221,401 92
Real property	41,935 87	27,507 36	43,054 61	26,388 62
Theft	110,730 27	86,085 09	96,693 97	100,121 39
Other classes	206,631 80	203,808 50	220,509 19	189,931 11
TOTALS	5,174,885 00	5,237,037 32	5,166,995 87	5,244,926 45

(I)

PENSION FUND ASSOCIATIONS

(I)

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, Hon. Lucien Moraud; Vice-President, J. Adolphe Grenier, General Manager, Antoni Lesage.

Directors.—J. Aime Dery, Cyrille Vaillancourt, J. Adolphe Grenier, Yves Montreuil, Herve Baribeau, Antoni Lesage, Lucien Moraud.

Capital Stock

Authorized	$1,000,000 00
Subscribed	350,000 00
Paid up	350,000 00

Statement for the Year Ended December 31, 1944

BALANCE SHEET

Assets

Cash on hand and in banks	$ 30,179 36
Book value of bonds	297,931 93
Book value of stocks	189,330 08
Mortgage loans	166,202 89
Loans to members	13,707 96
Interest accrued	4,609 76
Premiums due and deferred	9,972 62
Contributions due	5,926 98
Real estate, less depreciation	117,000 00
Furniture and fixtures	1 00
TOTAL ADMITTED ASSETS	$864,862 58

Liabilities

Actuarial reserve under assurance and annuity contracts in force		$453,937 00
Premiums paid in advance		41,299 03
Contributions paid in advance		48,671 53
Amounts on deposit		6,285 76
Provision for taxes		2,321 27
Staff Pension Fund		6,485 42
Provision for pensions payable		14,763 00
Provision for profits to policyholders		300 00
		$574,063 01
Capital stock paid in	$350,000 00	
General surplus	10,151 61	
	$360,151 61	
Less deficit—shareholders' surplus account	69,352 04	290,799 57
TOTAL		$864,862 58

REVENUE ACCOUNT

Assurance premiums and consideration for annuities		$135,480 02	
Interest, dividends and rents		37,252 41	
Sundry		392 98	$173,125 41
Contributions from members of Pension Fund			113,764 45
			$286,889 86
Death claims		$ 2,828 14	
Annuity payments		4,175 18	
Taxes, licenses and fees	$ 4,697 74		
Head office expenses	74,117 12		
Branch office and agency expenses	59,913 50		
All other expenses	22,151 36	160,879 72	
Increase in actuarial reserves		87,880 00	255,763 04
			$ 31,126 82
Deduct:			
Assets written down		$ 6,995 00	
Less profit on sale of securities		5,776 23	1,218 77
Surplus earnings in year			$ 29,908 05
Deduct:			
Provision for profits to policyholders		$ 300 00	
Transferred to general surplus		1,896 71	2,196 71
AMOUNT TRANSFERRED TO SHAREHOLDERS' SURPLUS			$ 27,711 34

Shareholders' Surplus

Deficit brought forward from previous year	$ 80,959 84
Add:	
Dividends to shareholders	10,500 00
Income taxes	5,603 54
	$ 97,063 38
Deduct: Transferred from revenue account	27,711 34
DEFICIT, DECEMBER 31, 1944	$ 69,352 04

Pension Fund

BALANCE SHEET

Assets

Cash on hand and in bank	$ 121,744 29
Book value of bonds	6,384,343 38
Book value of stocks	979,919 99
Mortgages	1,391,080 15
Interest, dividends and rents due and accrued	69,213 73
Real estate	69,772 18
Assessments due and unpaid	32,798 24
Deferred expenses	1,013 41
TOTAL ASSETS	$9,049,885 37

Liabilities

Assessments paid in advance	$ 143,207 24
Special investment reserve	285,408 43
Unclaimed pensions	8,192 00
Principal of Pension Fund (including general reserve)	8,613,077 70
TOTAL LIABILITIES	$9,049,885 37

STATEMENT OF OPERATIONS

Income

Assessments, active members	$ 394,167 06
Interest, dividends and rents	414,419 64
Profit on sale of investments	48,503 65
TOTAL	$ 857,090 35

Expenditure

Pensions paid in 1944	$ 597,857 50
Payments to deceased members	4,560 00
Taxes, licenses, legal fees, etc.	1,158 41
Increase in investment reserve	1,033 65
Assets written down	10,735 38
Transferred to capital	241,745 41
TOTAL	$ 857,090 35

CAPITAL OF FUND

Balance of Pension Fund (including general reserve), December 31, 1943	$8,371,332 29
Add: Excess of income transferred	241,745 41
BALANCE OF PENSION FUND (INCLUDING GENERAL RESERVE), DECEMBER 31, 1944	$8,613,077 70

BUSINESS IN ONTARIO

Assessments, contributions, etc.:	
Entrance fees	$ 36 00
Contributions	1,778 60
Assessments	4,530 39
TOTAL COLLECTIONS FOR 1944	$ 6,344 99

	MEMBERS	SHARES
Total membership in Ontario, December 31, 1943	716	1,708
Add:		
New members	9	18
Old revived	17	153
Transfers into Ontario	31	51
	773	1,930
Deduct:		
Deaths	6	11
Lapses	6	9
Transferred out of Ontario	15	84
TOTAL MEMBERSHIP IN ONTARIO, DECEMBER 31, 1944	746	1,826

MISCELLANEOUS AND CONSTATING INSTRUMENTS

Les Prevoyants du Canada is an organization founded in the Province of Quebec in the year 1909, incorporated that year by private act of Quebec, cited 9 Edward VII, c. 121. Its charter was amended in 1911 (1 Geo. V, c. 89); again in 1918 (8 Geo. V, c. 122); again in 1921 (11 Geo. V, c. 148), and again in 1930 (20 Geo. V, c. 142). In 1926 it applied for permission to carry on business in Ontario, and the following year The Ontario Insurance Act was amended to provide for the licensing of such organization as a new class of insurer called "pension fund associations" (vide Stat., Ont. 1927, c. 50). This organization subsequently received its initial Ontario license under date of December 3, 1927.

The charter was again amended in 1942 (6 Geo. VI, c. 142), whereby the Company was authorized to enter into contracts of life insurance and to assume the assets and liabilities of the Annuity Fund (La Caisse de Retraite) and the Reimbursement Fund (La Caisse de Remboursement). The Company continues to administer the Pension Fund, which remains a separate organization from Les Prevoyants du Canada.

This Act also changed the basis on which pensions were to be paid to members of the Pension Fund, as follows:

> "Notwithstanding any provision to the contrary, the rate of the annual pensions shall be established in such a way that the present value of the pensioners' pensions at any time and the accumulated assessments of the members shall correspond to the net assets of Les Prevoyants du Canada (Fonds de Pension)."

For detailed description of funds and method of operation see 1928 Report, page 351.

SOCIETE ST-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 352.*

Officers.—President, V. E. Beaupre, Outremont; Managing Director, J. V. Desaulniers, Montreal; Secretary-Treasurer, Arthur Tremblay, Montreal.

Directors.—V. E. Beaupre, L. A. Frechette, Guy Vanier, Lionel Leroux, Arthur Tremblay, Roger Duhamel.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement, December 31, 1944

Assets

Cash on hand and in banks	$ 132,402 01
Bonds	8,444,978 52
Stocks	252,219 83
Mortgages	3,590,940 69
Real estate for sale	3,781,842 95
Interest due and accrued	120,003 59
Accounts receivable	21,617 87
Deferred charges	43,354 29
TOTAL ASSETS	$16,387,359 75

Liabilities

CAISSE NATIONALE D'ECONOMIE:			
Capital, First Period—Pension Fund		$10,104,492 96	
Capital, Second Period—Pension Fund		195,029 53	$10,299,522 49
General Reserve Fund, First Period—			
Capital revenue	$ 536,474 69		
Joint certificate	305,524 71		
Family certificate	939,963 67	$1,781,963 07	
General Reserve Fund, Second Period—			
Guaranteed annuities	$ 204,059 57		
Guaranteed pensions with profits and annuities payable upon death	1,976,783 63	2,180,843 20	
			3,962,806 27
Depreciation on real estate investments			581,764 72
Accounts payable			3,937 60
Pensioners—unclaimed pensions, 1935–44			54,133 69
Contributions of members paid in advance			148,770 96
CAISSE DE REMBOURSEMENT:			
Guaranteed—Reserve Fund—			
Ordinary certificate	$ 881,917 21		
Deferred pensions	108,779 53	$ 990,696 74	
Contingent Fund—Surplus—			
Ordinary certificate	$ 335,385 20		
Deferred pensions	10,342 08	345,727 28	
			1,336,424 02
TOTAL			$16,387,359 75

Summary Statement of Operations for the Year Ended December 31, 1944

I. CAISSE NATIONALE D'ECONOMIE

First Period

CAPITAL				
Balance, December 31, 1943			$9,885,302 63	
Contributions paid by members			219,190 33	
Balance, December 31, 1944				$10,104,492 96
GENERAL RESERVE				
(A) Capital Revenue:				
Balance, December 31, 1943		$ 563,406 13		
TRANSFERRED FROM PENSION FUND:				
Confiscated pensions	$ 2,589 22			
Contributions paid by members	211,569 78			
	$214,159 00			
OWN REVENUE:				
Interest on investments	46,555 63			
Revenue on operations for year 1944	260,714 63			
Distribution to pensioners in 1944	$715,530 70			
Less:				
Revenue on operations, 1944—capital	$427,884 63			
Revenue on operations, 1944—reserve	260,714 63			
	$688,599 26	26,931 44		
Balance, December 31, 1944			$ 536,474 69	
(B) Joint Certificate:				
Balance, December 31, 1943		$ 267,116 46		
Contributions paid by members	$ 15,355 34			
Interest on investments	12,764 71			
	$ 28,120 05			
Less: Carried to special reserve—Contributions payable for beneficiaries	1,408 75			
Annuities payable to beneficiaries	784 00			
	$ 2,192 75	25,927 30		
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:				
Balance, December 31, 1943	$ 10,077 25			
Transferred during year	1,408 75			
	$ 11,486 00			
Less: Paid in 1944	3,674 75			
		7,811 25		
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:				
Balance, December 31, 1943	$ 6,574 50			
Transferred during year	784 00			
	$ 7,358 50			
Less: Paid in 1944	2,688 80			
		4,669 70		
Balance, December 31, 1944			305,524 71	
(C) Family Certificate:				
Balance, December 31, 1943		$ 809,015 11		
Contributions paid by members	$ 44,526 08			
Interest on investments	39,028 93			
	$ 83,555 01			
Less: Carried to special reserve—Contributions payable for beneficiaries	4,943 40			
Annuities payable to beneficiaries	3,430 25			
Future pensions	170 10			
	$ 8,543 75	75,011 26		
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:				
Balance, December 31, 1943	$ 24,667 55			
Transferred during year	4,943 40			
	$ 29,610 95			
Less: Paid in 1944	6,447 05			
		23,163 90		
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:				
Balance, December 31, 1943	$ 21,505 50			
Transferred during year	3,430 25			
	$ 24,935 75			
Less: Paid in 1944	5,669 55			
		19,266 20		

SPECIAL RESERVE FOR FUTURE PENSIONS:					
Balance, December 31, 1943		$ 13,337 10			
Transferred during year		170 10			
			13,507 20		
Balance, December 31, 1944				939,963 67	
					1,781,963 07

PENSION FUND—FIRST AND SECOND PERIODS

REVENUE ACCOUNT—FIRST PERIOD:					
Interest on investments		$427,884 63			
Transferred from reserve fund—excess of distribution over revenue		287,646 07			
		$715,530 70			
PENSIONERS' ACCOUNT—FIRST PERIOD:					
Balance unpaid pensions, December 31, 1943			$ 30,063 90		
From Pensions' Fund revenue account			715,530 70		
Debtors			252 72		
Special revenue—adjustment			51 20		
			$ 745,898 52		
Less:					
Paid in 1944—pensioners		$699,468 75			
Paid in 1944 for previous years		6,581 80			
Transferred to general reserve		2,589 22			
			708,639 77		
				$ 37,258 75	
REVENUE ACCOUNT—SECOND PERIOD:					
Unguaranteed Pensions—					
Interest on investments		$ 8,403 33			
Transferred from reserve fund—excess of distribution over revenue		3,457 42			
		$ 11,860 75			
PENSIONERS' ACCOUNT—SECOND PERIOD:					
Unguaranteed Pensions—					
Balance unpaid pensions, December 31, 1943			$ 253 01		
From Pensions' Fund revenue account			11,860 75		
			$ 12,113 76		
Less:					
Paid in 1944—pensioners		$ 11,154 00			
Paid in 1944 for previous years		19 25			
			11,173 25		
				940 51	
PENSIONERS' ACCOUNT—SECOND PERIOD:					
Guaranteed Minimum Annuities—					
Balance unpaid pensions, December 31, 1943			$ 271 32		
From Pensions' Fund revenue account			14,879 28		
			$ 15,150 60		
Less: Paid in 1944—pensioners			14,676 97		
				473 63	
PENSIONERS' ACCOUNT—SECOND PERIOD:					
Guaranteed Pensions with Profits—					
Balance unpaid pensions, December 31, 1943			$ 11,683 64		
From Pensions' Fund revenue account			41,679 27		
			$ 53,362 91		
Less: Paid to pensioners in 1944			37,902 11		
				15,460 80	
					54,133 69

Second Period

CAPITAL

Balance, December 31, 1944			$ 196,276 16		
Contributions paid by members			31 80		
				$ 196,307 96	
Less: Transferred to Pensions' Fund				1,278 43	
Balance, December 31, 1944					195,029 53

GENERAL RESERVE

CAPITAL REVENUE:					
Balance, December 31, 1943			$ 1,832 18		
Paid in 1944 to pensioners		$ 11,860 75			
Less: Interest on investments		8,403 33			
Excess of distribution over revenue		$ 3,457 42			
OWN REVENUE:					
Interest on investments		$ 346 81			
Excess of distribution over revenue (capital—Second Period)		$ 3,457 42			
Less:					
Own revenue	$ 346 81				
Transferred from capital—Second Period	1,278 43				
		1,625 24			
			1,832 18		

GUARANTEED MINIMUM ANNUITIES:				
Balance, December 31, 1943	$175,064 94			
Transferred to surplus	602 46			
		$ 174,462 48		
Contributions paid by members	$ 1,718 75			
Interest on investments	9,224 09			
Revenues for 1944	$ 10,942 84			
Pensions paid in 1944	$ 14,879 28			
Less: Revenue for the year 1944	10,942 84			
Excess of distribution over revenue		3,936 44		
		$ 170,526 04		
SURPLUS:				
Balance, December 31, 1943	$ 32,931 07			
Transferred from general reserve	602 46			
Balance, December 31, 1944		33,533 53		
			204,059 57	
GUARANTEED DEFERRED PENSIONS WITH PROFITS:				
Balance, December 31, 1943		$ 371,265 76		
Contributions paid by members	$ 67,049 66			
Interest on investments	17,877 57			
	$ 84,927 23			
Less: Paid to 1944 pensioners	2,223 50			
		82,703 73		
Balance, December 31, 1944			453,969 49	
GUARANTEED DEFERRED PENSIONS AND ANNUITIES WITH PROFITS:				
Balance, December 31, 1943		$ 642,700 39		
Contributions paid by members	$ 90,942 39			
Interest on investments	30,383 05			
	$121,325 44			
Less: Pensions and annuities paid in 1944	11,565 62			
		109,759 82		
Balance, December 31, 1944			752,460 21	
GUARANTEED DEFERRED PENSIONS WITH PROFITS AND ANNUITIES PAYABLE UPON DEATH:				
Balance, December 31, 1943		$ 60,433 47		
Contributions paid by members	$ 63,660 46			
Interest on investments	4,009 42			
	$ 67,669 88			
Less: Annuities paid in 1944	2,960 60			
		64,709 28		
Balance, December 31, 1944			125,142 75	
DEFERRED PENSIONS—PENSIONS FUND:				
Balance, December 31, 1943		$ 57,578 77		
Contributions paid by members	$ 14,768 58			
Interest on investments	2,869 11			
	$ 17,637 69			
Less: Paid in 1944 to pensioners	82 26			
		17,555 43		
Balance, December 31, 1944			75,134 20	
GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM):				
Balance, December 31, 1943		$ 555,339 81		
Contributions paid by members	$ 31,428 12			
Interest on investments	25,736 60			
	$ 57,164 72			
Less: Paid in 1944 to pensioners	42,427 55			
		14,737 17		
Balance, December 31, 1944			570,076 98	
				2,180,843 20

FIRST AND SECOND PERIODS

GENERAL RESERVE—DEPRECIATION ON REAL ESTATE INVESTMENTS:			
Balance, December 31, 1943		$ 522,389 05	
Depreciation for the year 1944		59,375 67	
Balance, December 31, 1944			581,764 72
CAISSE NATIONALE D'ECONOMIE—TOTAL FUND			$14,898,227 17

II. CAISSE DE REMBOURSEMENT

GUARANTEED FUND

ORDINARY CERTIFICATE:			
Balance, December 31, 1943		$ 858,055 65	
Contributions paid by members		23,861 56	
Interest on investments	$ 40,640 12		
Less: Paid to heirs of deceased members	21,065 42		
Transferred to Contingent Fund	$ 19,574 70		
Balance, December 31, 1944			$ 881,917 21

DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:				
Balance, December 31, 1943		$ 92,071 38		
Contributions paid by members		16,708 15		
Interest on investments	$ 4,675 16			
Less: Paid to heirs of deceased members	3,111 79			
Transferred to Contingent Fund	$ 1,563 37			
Balance, December 31, 1944			108,779 53	$ 990,696 74
CONTINGENT FUND				
ORDINARY CERTIFICATE:				
Balance, December 31, 1943		$ 303,768 84		
Interest on investments	$ 12,041 66			
Transferred from Guaranteed Fund	19,574 70			
		31,616 36		
Balance, December 31, 1944			$ 335,385 20	
DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:				
Balance, December 31, 1943		$ 8,382 36		
Interest on investments	$ 396 35			
Transferred from Guaranteed Fund	1,563 37			
		1,959 72		
Balance, December 31, 1944			10,342 08	
				345,727 28
TOTAL FUND				$ 1,336,424 02

SUMMARY

CAISSE NATIONALE D'ECONOMIE	$14,898,227 17
CAISSE DE REMBOURSEMENT	1,336,424 02
	$16,234,651 19
Contributions of members paid in advance	148,770 96
Accounts payable	3,937 60
TOTAL ASSETS	$16,387,359 75

Administration Fund

CAISSE NATIONALE D'ECONOMIE AND CAISSE DE REMBOURSEMENT

BALANCE SHEET

Assets

Cash on hand and in banks	$ 6,708 11
Accounts receivable	5,329 28
Société Nationale de Fiducie (deposit)	76,136 81
Bonds and debentures	5,500 00
Accrued interest	56 43
Furniture and fixtures, less depreciation	2,149 69
Head office premises	192,996 35
Deferred charges	614 70
TOTAL ASSETS	$289,491 37

Liabilities

Accounts payable		$ 12,669 63
Reserves:		
Depreciation on head office premises	$ 18,997 14	
Insurance on sub-agents	6,000 00	
Insurance on agents	21,000 00	
Contingencies	87,032 00	
		133,029 14
Caisse Nationale d'Economie—4%—June 30, 1954		56,003 41
Surplus of assets over liabilities		87,789 19
TOTAL		$289,491 37

REVENUE ACCOUNT

Income

CAISSE NATIONALE D'ECONOMIE:			
Entrance fees—First Period	$ 3,201 62		
Entrance fees—Second Period	25,475 57		
Renewals—First Period	138,078 58		
Renewals—Second Period	35,915 89		
		$202,671 66	
Interest on overdue contributions	$ 5,338 53		
Interest on investments and deposits	2,709 97		
		8,048 50	
			$210,720 16
CAISSE DE REMBOURSEMENT:			
Entrance fees and renewals—First Period		$ 18,719 92	
Entrance fees and renewals—Second Period		6,686 26	
			25,406 18
			$236,126 34

Expenditures (Combined)

Commissions to agents	$ 69,267 89		
Publicity extension and organization	37,201 54		
		$106,469 43	
Administration expenses		94,683 37	
Fees—Société Nationale de Fiducie		24,691 03	
			225,843 83
BALANCE CARRIED TO PROFIT AND LOSS ACCOUNT			$ 10,282 51

PROFIT AND LOSS ACCOUNT

Balance, December 31, 1943			$ 86,653 98
Surplus of revenues over expenditures	$ 10,282 51		
Transferred from Contingent Fund	12,000 00		
		$ 22,282 51	
Less:			
Increase in reserve	$ 6,147 30		
Paid to employees' Pension Fund	15,000 00		
		21,147 30	
			1,135 21
BALANCE, DECEMBER 31, 1944			$ 87,789 19

II

ANNUAL STATEMENT ABSTRACTS

(A)

JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

I. LIFE (See Page 20)

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES, INCOME AND DISBURSEMENTS

II. FIRE AND OTHER CLASSES

Assets, December 31, 1944

Name of Company	Real Estate (Less Encumbrances Thereon)	Mortgage Loans on Real Estate	Bonds, Debentures and Debenture Stocks	Stocks	Cash on Hand and in Banks	Interest, Dividends and Rents Due and Accrued	Agents' Balances and Bills Receivable on Account of Same	Reinsurance on Losses Paid	Other Assets	Total Admitted Assets
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	7,615 00	3,000 00	234,488 44	568 90	37,359 33	2,721 88	10,944 29	49 83	242 24	296,989 91
Home Assurance Co. of Canada		1,679 69	265,551 25		54,810 56	1,782 63	45,459 61		3 00	369,286 74
Merchants Fire Insurance Co.	100,000 00	8,200 00	513,755 02		75,206 04	6,345 17	11,504 46	800 53	242 24	716,053 46
Pilot Insurance Company			959,153 84		106,328 69	5,915 43	82,679 23	1,382 83	*28,848 78	1,184,308 80
Queen City Fire Insurance Co.		9,000 00	653,419 03	27,501 26	31,413 96	7,673 37	7,882 51			736,890 13
Sterling Insurance Co.			113,255 92	14,750 00	8,388 14	499 19	6,694 28	312 43		143,899 96
CASH MUTUALS										
Perth Mutual Fire Insurance Co.	39,000 00	19,250 00	1,968,555 76	44,266 75	109,038 89	15,209 21	33,240 79	989 18		2,229,550 58
Waterloo Mutual Fire Insurance Co.	35,000 00	137,286 25	2,120,396 97	33,494 01	19,095 17	17,729 63	48,514 48			2,411,516 51
STOCK MUTUALS										
Equitable Fire Insurance Co.		49,100 00	1,343,998 04		358,319 58	13,239 80	76,928 34	100,974 86		1,942,560 62
Missisquoi & Rouville Mutual Fire Ins. Co.	3,750 00	4,530 00	889,924 00		31,980 16	6,576 14	35,171 31	9,829 31	3,288 31	985,049 23
Totals	185,365 00	232,045 94	9,062,498 27	120,580 92	831,940 52	77,692 45	359,019 30	114,338 97	32,624 57	11,016,105 94

*Refundable portion of excess profits tax, $16,923.71; C.S.V. life insurance policy, $11,550.00.

The amounts of deposits (par value) pursuant to section 40 of The Insurance Act at date of publication are as follows: Hand-in-Hand Insurance Co., $40,000.00; Home Assurance Co. of Canada, $102,866.66 (held by Province of Alberta as reciprocal deposit respecting contracts in Alberta, British Columbia, Saskatchewan, Manitoba and Ontario); Merchants Fire Insurance Co., $29,586.67; Pilot Insurance Co., $30,000.00; Queen City Fire Insurance Co., $50,893.33; Sterling Insurance Co., $53,273.33; Perth Mutual Fire Insurance Co., $160,000.00; Waterloo Mutual Fire Insurance Co., $100,000.00; Equitable Fire Insurance Co., $50,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., $55,000.00.

II. FIRE AND OTHER CLASSES (*Cont'd*)

Liabilities, December 31, 1944

NAME OF COMPANY	PROVISION FOR UNPAID CLAIMS	RESERVE OF UNEARNED PREMIUMS	TAXES AND EXPENSES DUE AND ACCRUED	REINSURANCE COMPANIES' CEDED BUSINESS	RETURN PREMIUMS AND BALANCES DUE AGENTS	INVESTMENT AND CONTINGENCY RESERVES	ALL OTHER LIABILITIES	TOTAL LIABILITIES, EXCLUDING CAPITAL STOCK	EXCESS OF ASSETS OVER LIABILITIES, EXCLUDING CAPITAL STOCK	CAPITAL STOCK PAID IN
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	2,574 34	40,995 71	18,802 99	707 66	1,989 36		332 05	65,402 11	231,587 80	100,000 00
Home Assurance Co. of Canada	26,477 50	117,242 42	60,632 27	29,924 06	2,195 69	107 00	12,500 00	249,078 94	120,207 80	62,500 00
Merchants Fire Insurance Co.	10,461 34	114,718 10	9,027 88	676 02	368 54	30,000 00	236 00	165,487 88	550,565 58	150,000 00
Pilot Insurance Co.	134,094 61	292,312 08	26,355 52	10,253 00	131 69	35,000 00		498,146 90	686,161 90	204,500 00
Queen City Fire Insurance Co.	2,047 00	43,874 24	7,632 63	354 20	808 52			54,716 59	682,173 54	100,000 00
Sterling Insurance Co.	1,567 36	12,836 46	2,338 51	4,024 85	115 19		920 13	21,802 50	122,097 46	100,000 00
CASH MUTUALS										
Perth Mutual Fire Insurance Co.	25,320 62	164,756 66	20,000 00		1,168 57	200,000 00		411,245 85	1,818,304 73	
Waterloo Mutual Fire Insurance Co.	16,000 00	280,883 64	10,961 69	573 55	54 75	59,500 00	*55,186 34	423,159 97	1,988,356 54	
STOCK MUTUALS										
Equitable Fire Insurance Co.	21,140 58	253,696 83	23,425 00	254,241 30				552,503 71	1,390,056 91	119,500 00
Missisquoi & Rouville Mutual Fire Ins. Co.	20,524 37	148,482 28	9,303 59	9,204 93		12,500 00		200,015 17	785,034 06	44,000 00
TOTALS	260,207 72	1,469,798 42	188,480 08	309,959 57	6,832 31	337,107 00	69,174 52	2,641,559 62	8,374,546 32	880,500 00

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*Pension fund.

II. FIRE AND OTHER CLASSES (*Cont'd*)

Profit and Loss Account for the Year Ending December 31, 1944

Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Net Adjustment Expenses	Net Commissions and Other Expenses	Total Claims and Expenses	Underwriting Profit or Loss (*)
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	53,911 64	60,411 59	15,438 04	477 97	27,103 21	43,019 22	17,392 37
Home Assurance Co. of Canada	350,052 53	328,583 61	140,540 24	13,487 52	179,095 48	333,123 24	**4,539 63*
Merchants Fire Insurance Co.	144,050 87	137,738 40	59,027 79	2,591 36	80,797 26	142,416 41	**4,678 01*
Pilot Insurance Co.	632,538 50	615,400 21	215,676 44	2,649 48	326,314 93	544,640 85	70,759 36
Queen City Fire Insurance Co.	47,871 42	44,703 54	21,586 70	1,086 61	22,602 71	45,276 02	**572 48*
Sterling Insurance Co.	18,258 85	18,440 19	9,693 35	269 54	5,328 40	15,291 29	3,148 90
CASH MUTUALS							
Perth Mutual Fire Insurance Co.	217,209 56	211,990 04	98,056 85	3,519 07	112,367 61	213,943 53	**1,953 49*
Waterloo Mutual Fire Insurance Co.	331,000 49	327,331 18	141,300 95	3,366 63	178,180 11	322,847 69	4,483 49
STOCK MUTUALS							
Equitable Fire Insurance Co.	437,398 14	392,303 07	218,622 10	11,637 87	120,235 94	350,495 91	41,807 16
Missisquoi & Rouville Mutual Fire Insurance Co.	231,906 85	214,811 41	112,091 51	3,134 30	98,824 46	214,050 27	761 14
Totals	2,464,198 85	2,351,713 24	1,032,033 97	42,220 35	1,150,850 11	2,225,104 43	126,608 81

II. FIRE AND OTHER CLASSES (*Concl'd*)

Profit and Loss Account for the Year Ending December 31, 1944 (*Concl'd*)

Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Decrease in Deficiency of Market Under Book Value of Securities	Other Gains	Total Other Revenue	Income and Excess Profits Taxes	Loss on Sale of Investments	Other Expenditure	Total Other Expenditure	Excess of Other Revenue Over Other Expenditure	Total Net Profit for Year
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand Insurance Co.	10,877 79	1,985 81	217 51	...	13,081 11	22,722 03	...	96 39	22,818 42	*9,737 31	7,655 06
Home Assurance Co. of Canada	8,516 43	9,961 02	6,320 00	1 50	24,798 95	4,133 46	...		4,133 46	20,665 49	16,125 86
Merchants Fire Insurance Co.	27,201 67	10,843 26	...	18 00	38,062 93	6,659 42	...	3,000 00	9,659 42	28,403 51	23,725 50
Pilot Insurance Co.	26,078 19	1,830 59	...	138 01	28,046 79	40,576 53	...	1,192 38	41,768 91	*13,722 12	57,037 24
Queen City Fire Insurance Co.	30,545 27	2,971 95	3,086 26	...	36,603 48	10,895 80	10,000 00	617 62	21,513 42	15,090 06	14,517 58
Sterling Insurance Co.	4,909 19	...	1,600 00	45 68	6,554 87	2,995 17	...	14 88	3,010 05	3,544 82	6,693 72
CASH MUTUALS											
Perth Mutual Fire Insurance Co.	70,290 66	4,921 25	...	...	75,211 91	...	...	**11,289 43	11,289 43	63,922 48	61,968 99
Waterloo Mutual Fire Insurance Co.	77,699 98	17,149 95	...	456 27	95,306 20	...	...	†15,729 36	15,729 36	79,576 84	84,060 33
STOCK MUTUALS											
Equitable Fire Insurance Co.	59,168 74	1,500 00	...	...	60,668 74	...		3,060 03	3,060 03	57,608 71	99,415 87
Missisquoi & Rouville Mutual Fire Ins. Co.	32,206 48	4,118 22	...	...	36,324 70	7,536 88	...	484 88	8,021 76	28,302 94	29,064 08
Totals	347,494 40	55,282 05	11,223 77	659 46	414,659 68	95,519 29	10,000 00	35,484 97	141,004 26	273,655 42	400,264 23

*Deficit.

**Transferred to contingency reserve, $10,000.00.

†Pension fund reserve, $10,122.55.

ABSTRACT OF BUSINESS IN CANADA TRANSACTED BY JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES WRITING FIRE AND OTHER CLASSES

For the Year Ending December 31, 1944

HAND-IN-HAND INSURANCE COMPANY

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	12,720,855 00	12,370,405 00	59,221 85	8,963 27	50,258 58	13,653 48
Automobile			5,585 60		5,585 60	1,865 97
Plate Glass				2,136 98	*−2,136 98*	*−81 41*
Sprinkler or Leakage			3 90		3 90	
Explosion			312 81	24 70	288 11	
Totals	12,720,855 00	12,370,405 00	65,124 16	11.124 95	53,999 21	15,438 04

HOME ASSURANCE COMPANY OF CANADA

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
Fire	10,740,853 62	3,727,595 76	114,539 82	89,330 45	25,209 37	14,265 90
Automobile			169,110 86	4,093 42	165,017 44	81,165 50
Accident and Sickness			152,839 45		152,839 45	43,204 31
Personal Property			6,014 28		6,014 28	1,747 62
Plate Glass			971 99		971 99	156 91
Totals	10,740,853 62	3,727,595 76	443,476 40	93,423 87	350,052 53	140,540 24

MERCHANTS FIRE INSURANCE COMPANY

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
Fire	35,970,470 00	41,299,502 00	137,990 99	19,190 99	118,800 00	45,078 85
Automobile			24,473 79	48 15	24.425 64	13,946 78
Sprinkler Leakage			3 20		3 20	
Explosion			1,456 64	649 61	807 03	2 16
Earthquake			15 00		15 00	
Totals	35,970,470 00	41,299,502 00	163,939 62	19,888 75	144,050 87	59,027 79

PILOT INSURANCE COMPANY

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
Fire	20,305,298 00	28,839,213 00	118,522 91	35,523 58	82,999 33	33,069 08
Automobile			552,680 78	25.538 54	527,142 24	169,094 70
Accident—Public Liability			7,260 61	1,236 11	6,024 50	8,945 42
Accident and Sickness			1,512 06	1,512 06		
Guarantee Surety			5,261 48	2,234 07	3,027 41	*−33 75*
Inland Transportation			1,852 23		1,852 23	424 28
Personal Property			5,262 94	632 82	4,630 12	1,652 79
Plate Glass			4,091 88		4,091 88	2,254 42
Theft			3,256 78	485 99	2,770 79	269 50
Totals	20,305,298 00	28.839,213 00	699,701 67	67,163 17	632,538 50	215,676 44

QUEEN CITY FIRE INSURANCE COMPANY

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
Fire	9,996,640 00	19,234,404 00	51,353 68	3,520 22	47,833 46	21,586 70
Explosion			32 96		32 96	
Earthquake			5 00		5 00	
Totals	9,996,640 00	19,234,404 00	51,391 64	3,520 22	47,871 42	21,586 70

STERLING INSURANCE COMPANY

Classes of Insurance	Gross Risks Written	Net at Risk	Premiums Written, Less Return Premiums	Reinsurance Ceded	Net Premiums Written	Net Losses Incurred
Fire	3,904,452 88	2,449,782 40	42,234 16	23,980 50	18,253 66	9,693 35

ABSTRACT OF BUSINESS IN CANADA ETC. (*Concl'd*)

CLASSES OF INSURANCE	GROSS RISKS WRITTEN	NET AT RISK	PREMIUMS WRITTEN LESS RETURN PREMIUMS	REINSURANCE CEDED	NET PREMIUMS WRITTEN	NET LOSSES INCURRED
PERTH MUTUAL FIRE INSURANCE COMPANY						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Fire	36,691,746 00	46,982,771 00	290,607 63	73,398 07	217,209 56	98,056 85
WATERLOO MUTUAL FIRE INSURANCE COMPANY						
Fire	54,745,284 00	83,179,736 00	428,075 53	97,088 17	330,987 36	141,299 80
EQUITABLE FIRE INSURANCE COMPANY (STOCK-MUTUAL)						
Fire	58,206,522 81	56,634,888 86	986,103 62	548,705 48	437,398 14	218,622 10
MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY						
Fire	25,717,726 80	34,603,398 89	284,776 85	56,313 33	228,463 52	107,459 53

DEVELOPMENT OF CLAIMS VALUATIONS, COMBINING ALL CLASSES OF INSURANCE

Showing Valuations of Claims by Years of Incurrence as Ultimately Developed in Comparison with Estimates Made

EQUITABLE FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1939	134,654 28	129,598 05	129,598 05	129,598 05	129,598 05	129,598 05	
1940	162,127 10	161,038 11	161,038 11	161,038 11	161,038 11		
1941	214,464 78	209,463 45	209,463 45	209,463 45			
1942	195,699 08	195,699 08	195,699 08				
1943	184,735 55	184,735 55					
1944	230,259 97						

HAND-IN-HAND INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	43,458 46	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53
1929	89,166 49	81,920 65	81,920 65	81,290 65	81,290 65	81,290 65	81,290 65
1930	37,451 84	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50
1931	47,441 73	47,202 18	47,202 18	47,202 18	47,202 18	47,202 18	47,202 18
1932	41,158 25	40,494 91	40,494 91	40,494 91	40,494 91	40,494 91	40,494 91
1933	48,473 94	47,743 66	47,743 66	47,743 66	47,743 66	47,743 66	47,743 66
1934	28,380 33	28,830 60	28,830 60	28,830 60	28,830 60	28,830 60	28,830 60
1935	21,938 55	21,517 82	21,517 82	21,517 82	21,517 82	21,517 82	21,517 82
1936	31,491 99	31,425 35	31,425 35	31,425 35	21,425 35	21,425 35	21,425 35
1937	20,443 50	20,077 95	20,077 95	20,077 95	20,077 95	20,077 95	20,077 95
1938	39,964 22	37,203 38	37,203 38	37,203 38	37,203 38	37,203 38	37,203 38
1939	29,306 40	29,107 21	29,107 21	29,107 21	29,107 21	29,107 21	
1940	13,248 61	13,150 51	13,150 51	13,150 51	13,150 51		
1941	6,592 47	7,170 03	7,170 03	7,170 03			
1942	14,058 88	13,839 50	13,795 22				
1943	25,575 71	24,885 94					
1944	16,650 06						

HOME ASSURANCE COMPANY OF CANADA

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1942	128,139 49	128,139 49	128,139 49				
1943	109,505 01	109,505 01					
1944	154,027 76						

MERCHANTS FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	103,558 63	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97
1929	96,616 39	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07
1930	109,575 36	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41
1931	96,661 82	95,431 49	95,431 49	95,431 49	95,431 49	95,431 49	95 431 49
1932	97,752 85	97,345 72	97,345 72	97,345 72	97,345 72	97,345 72	97,345 72
1933	106,255 11	104,120 76	102,192 06	102,192 06	102,192 06	102,192 06	102,192 06
1934	68,225 43	66,510 24	66,510 24	66,510 24	66,510 24	66,510 24	66,510 24
1935	46,898 85	44,840 86	44,840 86	44,840 86	44,840 86	44,840 86	44,840 86
1936	56,800 53	55,778 71	55,778 71	55,778 71	55,778 71	55,778 71	55,778 71
1937	55,388 75	54,548 09	54,548 09	54,548 09	54,548 09	54,548 09	54,548 09
1938	67,437 65	65,689 14	65,689 14	65,689 14	65,689 14	65,689 14	65,689 14
1939	64,758 03	63,937 99	64,051 26	64,051 26	64,051 26	64,101 26	
1940	62,785 64	62,086 09	62,086 09	62,086 09	62,086 09		
1941	63,757 49	61,386 34	63,398 26	63,398 26			
1942	55,469 04	53,458 41	53,458 41				
1943	60,210 70	60,008 72					
1944	61,773 13						

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1940	67,955 74	67,449 91	67,449 91	67,449 91	67,449 91		
1941	69,031 97	68,748 80	68,748 80	68,748 80			
1942	77,995 14	76,679 58	76,679 58				
1943	101,299 79	99,754 64					
1944	116,770 96						

PILOT INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	59,295 03	71,945 82	72,766 75	72,659 95	72,635 20	72,651 70	72,706 70
1929	122,648 37	133,972 98	135,718 74	136,053 76	136,060 26	136,060 26	135,566 99
1930	232,002 05	261,660 45	265,907 50	265,548 40	265,548 40	265,510 00	265,660 00
1931	287,668 64	301,748 07	340,193 48	308,575 62	308,656 05	308,671 55	308,671 55
1932	231,169 41	242,555 38	244,264 57	244,803 94	244,801 94	244,801 94	244,801 94
1933	234,907 67	235,654 91	242,066 69	241,993 64	242,018 14	242,018 66	242,018 66
1934	263,092 16	319,870 38	320,821 01	311,916 59	311,395 23	311,395 23	311,395 23
1935	328,430 58	328,308 84	327,572 40	330,075 90	329,666 42	329,610 32	329,544 99
1936	313,793 22	283,587 56	281,431 30	281,680 61	281,680 61	281,672 11	281,672 11
1937	319,939 86	290,441 83	290,703 48	286,615 27	286,383 60	286,408 60	286,272 78
1938	283,063 54	257,622 83	256,233 16	255,669 54	254,553 76	254,423 76	254,377 51
1939	255,404 96	206,395 55	206,024 11	205,652 58	205,571 58	205,496 58	......
1940	305,950 12	265,990 30	265,121 36	265,211 96	265,231 56	......	......
1941	288,181 51	249,795 48	245,164 88	245,151 36	......	......	......
1942	238,184 48	195,684 08	192,680 50	......	......	......	......
1943	227,797 66	183,554 82	......	......	......	......	......
1944	265,687 51	......	......	......	......	......	......

QUEEN CITY FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1928	38,742 88	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15
1929	46,944 23	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83
1930	40,188 46	39,870 18	39,870 18	39,870 18	39,870 18	39,870 18	39,870 18
1931	60,447 40	57,937 55	57,937 55	57,937 55	57,937 55	57,937 55	57,937 55
1932	38,962 68	38,644 49	38,644 49	38,644 49	38,644 49	38,644 49	38,644 49
1933	51,326 71	51,778 12	51,788 12	51,788 12	51,788 12	51,788 12	51,788 12
1934	35,205 81	35,112 96	35,112 96	35,112 96	35,112 96	35,112 96	35,112 96
1935	21,557 19	21,556 16	21,556 16	21,556 16	21,556 16	21,556 16	21,556 16
1936	20,939 99	19,760 84	19,760 84	19,760 84	19,760 84	19,760 84	19,760 84
1937	31,037 34	30,836 32	30,836 32	30,836 32	80,836 32	30,836 32	30,836 32
1938	24,749 40	23,734 04	23,734 04	23,734 04	23,734 04	23,734 04	23,734 04
1939	23,749 32	23,641 94	23,634 50	23,634 50	23,634 50	23,634 50	......
1940	16,294 42	16,233 70	16,233 70	16,233 70	16,233 70	......	......
1941	20,225 36	19,883 40	19,833 40	19,833 40	......	......	......
1942	25,052 97	24,622 43	24,625 43	......	......	......	......
1943	28,681 54	28,490 10	......	......	......	......	......
1944	22,861 75	......	......	......	......	......	......

STERLING INSURANCE COMPANY OF CANADA

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1941	1,877 87	1,906 45	1,906 45	1,906 45	......	......	......
1942	11,522 81	11,447 17	11,445 88	......	......	......	......
1943	9,330 65	9,173 05	......	......	......	......	......
1944	10,121 78	......	......	......	......	......	......

(D)

FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

Assets, December 31, 1944

	LEDGER ASSETS							NON-LEDGER ASSETS				
Society	Real Estate	Mortgage Loans on Real Estate	Loans or Liens on Policies	Bonds and Debentures	Cash on Hand and in Banks	All Other	Total Admitted Ledger Assets	Interest and Rents Due and Accrued	Premiums Due and Deferred	All Other	Total Admitted Non-Ledger Assets	Total Admitted Assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	19,185 91		172,453 74	20,804,899 06	70,581 65		21,067,120 36	227,514 47	42,219 01		269,733 48	21,336,853 84
Civil Service M.B. Society			2,119 21	348,055 42	2,305 79		352,480 42	3,283 73	81 77		3,365 50	355,845 92
Hamilton Firemen				913,764 52	1,099 97	175 62	915,040 11					915,040 11
Hamilton Police		135,886 40		734,706 01	26,027 98		896,620 39					896,620 39
London Police				445,190 45	3,598 26		448,788 71					448,788 71
Ontario Commercial Travellers Ass'n.		328,752 29		911,754 83	44,755 55		1,285,262 67	17,333 17			17,333 17	1,302,595 84
Ontario Secondary School Teachers				39,958 32	4,025 41		43,983 73	258 58			258 58	44,242 31
Ottawa Firemen's Fund				817,760 24	829 40		818,589 64	17,220 09			17,220 09	835,809 73
Ottawa Police Fund		7,000 00		704,903 75	9,211 44	6,075 00	727,190 19	10,087 10			10,087 10	737,277 29
Ottawa Superannuation Fund				1,009,146 00	496 45		1,009,642 45	15,168 70			15,168 70	1,024,811 15
Reliable Life Insurance Society	32,000 00		138,595 88	2,638,662 25	65,312 72	5,000 64	2,879,571 49	36,362 33	16,378 75		52,741 08	2,932,312 57
Sons of England	37,715 32	600 00	15,104 61	457,117 13	19,051 10		529,588 16	4,822 76		833 06	5,655 82	535,243 98
Stratford Municipal Benefit Fund				180,247 19	758 21		181,005 40	2,113 07			2,113 07	183,118 47
Toronto Firemen's Fund				4,502,792 09			4,502,792 09	51,862 37			51,862 37	4,554,654 46
Toronto Police Fund		31,800 00		5,940,197 57			5,971,997 57	81,497 06	1,159 70		82,656 76	6,054,654 33
Union St. Joseph du Canada	139,276 18		117,823 52	4,764,034 91	167,917 35	7,287 90	5,196,339 86	52,368 79	30,881 06	73,694 84	156,944 69	5,353,284 55
Totals	228,177 41	504,038 69	446,096 96	45,213,189 74	415,971 28	18,539 16	46,826,013 24	519,892 22	90,720 29	74,527 90	685,149 41	47,511,153 65

FRATERNAL SOCIETIES (*Cont'd*)

Assets and Liabilities According to Funds, December 31, 1944

Society	Admitted Assets (Ledger and Non-Ledger)					Liabilities (Except Actuarial Reserves)				
	Mortuary Fund	Sickness and Other Beneficiary Funds	Special Funds	General (Expense) Fund	Total	Mortuary Fund	Sickness and Other Beneficiary Funds	Special Funds	General (Expense) Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Canadian Order of Foresters	20,134.618 08	1,069,847 94	86,627 69	45,760 13	21,336,853 84	294,304 97	3,307 45	....	3,698 80	301,311 22
Civil Service M.B. Society	355,845 92	....	....	....	355,845 92	188 09	....	....		188 09
Hamilton Firemen	....	915,040 11	....	....	915,040 11	....	....	....		
Hamilton Police	....	896,620 39	....	....	896,620 39	....	....	....		
London Police	....	448,788 71	....	....	448,788 71	....	....	....		
Ontario Commercial Travellers Ass'n.	1,302,595 84	....	....	....	1,302,595 84	10,255 00	....	45,000 00		55,255 00
Ontario Secondary School Teachers	40,464 73	....	....	3,777 58	44,242 31	....	....	....		
Ottawa Firemen	....	835,809 73	....	....	835,809 73	....	....	....		
Ottawa Police	....	737,277 29	....	....	737,277 29	....	....	....		
Ottawa Superannuation Fund	....	1,024,811 15	....	....	1,024,811 15	....	....	....		
Reliable Life Insurance Society	2,658,419 13	250,235 45	1,040 50	22,617 49	2,932,312 57	86,561 29	8,355 86	86	2,626 21	97,544 22
Sons of England	109,963 10	29,752 19	27,888 55	67,640 14	535,243 98	4,727 50	3,333 06	498 77	12 15	8,571 48
Stratford Municipal Benefit Fund	....	183,118 47	....	....	183,118 47	....	....	....		
Toronto Firemen's Fund	....	4,554,654 46	....	....	4,554,654 46	....	81,695 71	....		81,695 71
Toronto Police Fund	....	6,054,654 33	....	....	6,054,654 33	....	152,373 02	....		152,373 02
Union St. Joseph du Canada	4,709,577 82	561,220 62	46,301 40	36,184 71	5,353,284 55	54,082 95	6,347 02	158 16	4,271 30	64,859 43
Totals	29,611,484 62	17,561,830 84	161,858 14	175,980 05	47,511,153 65	450,119 80	255,412 12	45,657 79	10,608 46	761,798 17

FRATERNAL SOCIETIES (*Cont'd*)

Receipts and Disbursements by Funds, 1944

MORTUARY FUND

Society	Balance Ledger Assets, Dec. 31, 1943	Receipts						Disbursements					Balance Ledger Assets, Dec. 31, 1944
		Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Cdn. Order of Foresters....	19,753,537 08	595,385 61	880,995 97	106,292 55	66 15	57,854 79	1,640,595 07	983,519 77	......	238,627 69	150,130 98	1,372,278 44	20,021,853 71
Civil Service M.B. Soc.....	330,877 47	26,185 08	14,676 20	1,012 15	......	113 97	41,987 40	15,543 91	......	......	1,584 93	17,128 84	355,736 03
Ontario Comm. Travellers.	1,242,737 42	26,036 00	50,388 34	27,906 33	......	......	104,330 67	11,067 00	......	20,738 42	......	61,805 42	1,285,262 67
Ont. Sec. School Teachers..	35,534 75	7,301 78	......	......	......	......	7,301 78	2,000 00	......	630 38	......	2,630 38	40.206 15
Reliable Life Insur. Soc....	2,761,802 84	205,019 99	113,453 60	......	......	1,545 40	320,018 99	243,334 30	......	107,023 94	10,050 53	360.408 77	2,721,413 06
Sons of England	411,080 33	23,687 20	16,727 57	2,000 00	......	76 12	42,490 89	42,276 59	......	5,016 87	......	47,293 46	406,277 76
Union St. Joseph du Can	4,840,062 58	347,024 90	171,885 13	2,697 62	2,033 00	......	523,640 65	325,634 38	285,711 59	......	751 37	612,097 34	4,751,605 89
Totals..........	29,375,632 47	1,230,640 56	1,248,126 81	139,908 65	2,099 15	59,590 28	2,680,365 45	1,653,375 95	85,711 59	372,037 30	162,517 81	2,473,642 65	29,582,355 27

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

Society	Balance Ledger Assets, Dec. 31, 1943	Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	Balance Ledger Assets, Dec. 31, 1944
Cdn. Order of Foresters....	1,002,862 94	50,327 23	51,409 00	12,292 58	......	1,048 34	115,077 15	45.817 35	......	......	17,272 29	63.089 64	1,054,850 45
Reliable Life Insur. Soc....	191,521 03	25,044 70	8,510 68	......	......	1 68	33,557 06	19,741 50	......	10,017 89	955 16	30,714 55	194,363 54
Sons of England.	2,382 11	4,251 01	47 71	......	......	......	4,298 72	2,951 87	......	213 63	......	3,165 50	3,515 33
Union St. Joseph du Can..	436,162 99	46,328 42	15,483 25	243 00	......	......	62,054 67	41,317 02	25,736 71	......	6,624 00	73,677 73	424,539 93
Totals..........	1,632,929 07	125,951 36	75,450 64	12,535 58	......	1,050 02	214.987 60	109,827 74	25,736 71	10,231 52	24.851 45	170,647 42	1,677,269 25

FUNERAL FUND

Society	Balance Ledger Assets, Dec. 31, 1943	Premiums, Dues, etc.	Interest and Rents	Profit on Sale of Assets	Transfers from Other Funds	All Other Receipts	Total	Benefits Paid	Loss on Sale of Assets	Transfers to Other Funds	All Other Disbursements	Total	Balance Ledger Assets, Dec. 31, 1944
Sons of England..........	31,809 12	22,189 39	1,257 43	191 08	......	......	23,637 90	29,690 00	......	1,844 96	......	31,534 96	23,912 06

CHILD OR JUVENILE FUND

Cdn. Order of Foresters....	2,840 24	3,191 50	87 07	....	....	....	3,278 57	520 00	....	66 15		586 15	5,532 66
Reliable Life Insur. Soc....	41,186 10	15,813 77	2,004 53	....	....	13 63	17,831 93	462 18	....	6,325 50	232 66	7,020 34	51,997 69
Union St. Joseph du Can..	109,580 39	36,366 53	4,284 30	67 24	....	....	40,718 07	8,448 74	7,121 30	2,033 00		17,603 04	132,695 42
TOTALS.........	153,606 73	55,371 80	6,375 90	67 24	....	13 63	61,828 57	9,430 92	7,121 30	8,424 65	232 66	25,209 53	190,225 77

PENSION AND BENEFIT FUND (*Municipal Pension Fund Associations Only*)

Hamilton Firemen's.......	899,721 03	25,730 62	34,241 37	....	....	598 80	60,570 79	37,518 97	2,230 35		1,219 34	40,968 66	919,323 16
Hamilton Police..........	861,301 50	23,345 08	36,168 72	3,846 25	....	1,519 63	64,879 68	22,789 94	....	1,614 85		24,404 79	901,776 39
London Police............	434,045 21	8,695 82	12,320 26	6,063 62	....	85 00	27,164 70	12,069 64	....	.....	351 56	12,421 20	448,788 71
Ottawa Firemen's.........	768,773 65	24,450 66	30,852 65	22,598 59	....	10,980 78	88,882 68	35,037 90	....	1,975 44		37,013 34	820,642 99
Ottawa Police............	691,466 89	30,680 35	28,767 51	61 47	....	285 00	59,734 33	20,379 84	....	550 89		20,930 73	730,270 49
Ottawa Superannuation....	913,726 21	95,869 60	36,845 74	....	....	710 02	133,425 36	34,796 72	....		212 40	35,009 12	1,012,142 45
Stratford M.B. Society....	168,444 57	7,484 04	6,548 16	1,180 00	....	11 00	15,223 20	2,485 87	....	176 50		2,662 37	181,005 40
Toronto Firemen's........	4,299,740 44	135,448 78	178,460 46	....	....	38,860 56	352,769 80	145,185 04	....	1,335 30		146,520 34	4,505,989 90
Toronto Police...........	5,664,488 94	300,643 21	243,224 72	....	....	89,183 64	633,051 57	314,837 84	....	3,765 38		318,603 22	5,978,937 29
TOTALS.........	14,701,708 44	652,348 16	607,369 59	33,749 93	....	142,234 43	1,435,702 11	625,101 76	2,230 35	9,418 36	1,783 30	638,533 77	15,498,876 78

SPECIAL FUNDS

Sons of England—													
Guarantee Fund........	9,824 69	531 53	378 09	....	....	320 75	1,230 37	....	....	1,230 37	....	1,230 37	9,824 69
Sup. Lodge Expse. F....	13,500 28	4,034 74	407 18	....	....	....	4,441 92	....	....	287 00	....	287 00	17,655 20
Widows' & Orphans' F...	1,975 09	....	51 63	....	....	....	51 63	35 00	....	....	....	35 00	1,991 72
Shakespeare Mem. Fund.	482 66	....	12 61	....	....	....	12 61	....	....	....	....	....	495 27
Hospital Fund..........	183 69	1,386 50	1 29	....	....	....	1,387 79	1,376 00	....	122 52	....	1,498 52	72 96
Reliable Life Ins. Soc.—													
Guarantee Fund........	1,000 00	81 00	5 00	....	....	....	86 00	....	....	86 00	....	86 00	1,000 00
Union St. Joseph du Can.—													
General Reserve Fund...	44,762 64	4,432 09	1,649 64	25 89	....	....	6,107 62	....	2,741 96	....	2,152 43	4,894 39	45,975 87
Oeuvre du Centin Collegial............	59 24	562 73	11 34	....	....	....	574 07	571 08	....	....	....	571 08	62 23
TOTALS.........	71,788 29	11,028 59	2,516 78	25 89	....	320 75	13,892 01	1,982 08	2,741 96	1,725 89	2,152 43	8,602 36	77,077 94

FRATERNAL SOCIETIES (*Concl'd*)

Receipts and Disbursements by Funds, 1944 (*Concl'd*)

GENERAL EXPENSE FUND

Society	Balance Ledger Assets, Dec. 31, 1943	Receipts: Assessments, Dues, Fees and Fines	Receipts: Interest and Rents	Receipts: Transfers from Other Funds	Receipts: All Other Receipts	Receipts: Total	Disbursements: Head Office Expense	Disbursements: Agency and Organization Expense	Disbursements: Other Expense	Disbursements: Total	Balance Ledger Assets, Dec. 31, 1944
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	33,957 47	46,607 40	156 65	152,000 00	4,169 15	202,933 20	58,528 09	87,157 78	47,974 80	193,660 67	43,230 00
Civil Service M.B. Society	....	....	....	1,458 22	....	1,458 22	910 00	....	548 22	1,458 22	....
Hamilton Firemen's Fund	....	....	....	1,219 34	....	1,219 34	485 00	....	734 34	1,219 34	....
Hamilton Police Fund	....	....	....	1,614 85	....	1,614 85	1,150 00	....	464 85	1,614 85	....
London Police Fund	....	....	....	351 56	....	351 56	271 80	....	79 76	351 56	....
Ontario Commercial Travellers Ass'n	....	....	....	20,738 42	....	20,738 42	8,629 90	132 00	11,976 52	20,738 42	....
Ontario Secondary School Teachers	3,561 96	....	57 22	630 38	....	687 60	336 30	....	135 68	471 98	3,777 58
Ottawa Firemen's Fund	....	....	....	1,975 44	....	1,975 44	1,550 34	....	425 10	1,975 44	....
Ottawa Police Fund	....	....	....	550 89	....	550 89	329 12	....	221 77	550 89	....
Ottawa Superannuation Fund	....	....	....	....	....	....	....	....	....	....	....
Reliable Life Insurance Society	15,282 84	2,313 36	....	123,453 33	249 87	126,016 56	34,899 87	67,979 88	15,802 16	118,681 91	22,617 49
Sons of England	65,947 19	6,171 06	1,361 94	8,715 35	1,572 54	17,820 89	13,533 95	1,129 53	2,629 44	17,292 92	66,475 16
Stratford Municipal Benefit Fund	....	....	....	176 50	....	176 50	100 00	....	76 50	176 50	....
Toronto Firemen's Fund	....	....	....	1,335 30	....	1,335 30	540 60	....	795 30	1,335 30	....
Toronto Police Fund	....	....	....	3,765 38	....	3,765 38	3,069 14	....	696 24	3,765 38	....
Union St. Joseph du Canada	44,842 21	130,248 55	....	....	1,322 28	131,570 83	51,341 74	68,067 77	29,592 63	149,002 14	27,410 90
Totals	163,591 67	185,340 37	1,575 81	317,984 96	7,313 84	512,214 98	175,675 25	224,466 96	112,153 31	512,295 52	163,511 13

Exhibit of Policies (Mortuary), December 31, 1944

Society	Whole Life	Limited Life	Endowment	Term	Other Plans	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Foresters	23,163,790 82	2,245,901 78	7,426,064 93	....	137,040 00	32,972,797 53
Civil Service M.B. Society	1,303,150 00	....	....	....	....	1,303,150 00
Ontario Commercial Travellers Ass'n	1,604,645 00	....	....	....	....	1,604,645 00
Ontario Secondary School Teachers	....	....	....	900,000 00	....	900,000 00
Reliable Life Insurance Society	3,625,843 00	1,748,958 00	1,216,046 00	277,750 00	691,000 00	7,559,597 00
Sons of England	378,016 63	398,630 82	....	....	40,200 00	816,847 45
Union St. Joseph du Canada	7,807,435 00	3,238,500 00	10,905,850 00	....	305,250 00	22,257,035 00
Totals	37,882,880 45	7,631,990 60	19,547,960 93	1,177,750 00	1,173,490 00	67,414,071 98

III

STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1912 to 1944 Inclusive

TABLE I (*a*)

Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (Not Including Unearned Premiums) (3)	Total Resources [(1) + (2) − (3)] (4)	Total Amount at Risk (5)	Percentage of (4) to (5)
		$	$	$	$	$	
1912	69	797,853	7,916,593	20,344	8,694,102	255,573,925	3.402
1913	69	821,370	8,195,158	27,220	8,989,309	266,766,721	3.370
1914	70	913,623	8,504,624	37,275	9,380,972	276,865,090	3.388
1915	70	985,723	8,799,788	31,427	9,754,083	288,861,052	3.377
1916	70	1,011,982	9,199,125	48,152	10,162,954	302,138,372	3.364
1917	70	1,045,645	9,610,009	42,502	10,613,153	318,485,424	3.332
1918	71	1,078,900	10,307,517	58,519	11,327,898	341,798,832	3.314
1919	71	1,205,318	11,211,527	21,689	12,395,156	369,951,356	3.350
1920	72	1,435,113	12,490,585	22,833	13,902,865	409,858,342	3.392
1921	72	1,422,618	13,220,108	50,760	14,591,966	435,225,900	3.352
1922	73	1,293,125	13,839,242	78,713	15,053,654	456,407,520	3.298
1923	71	1,241,523	14,409,975	130,239	15,521,258	477,873,681	3.248

TABLE I (*b*)

Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (Including Unearned Premiums) (3)	Total Resources [(1) + (2) − (3)] (4)	Total Amount at Risk (5)	Percentage of (4) to (5)
		$	$	$	$	$	
1924	71	1,267,312	14,971,606	475,991	15,762,927	499,206,380	3.158
1925	71	1,502,849	14,779,956	512,728	15,770,078	523,055,132	3.015
1926	71	2,079,732	14,698,117	582,475	16,195,374	547,940,887	2.955
1927	71	2,370,112	14,716,179	641,442	16,454,328	574,876,643	2.862
1928	71	2,632,060	15,069,017	659,532	17,041,545	599,257,271	2.844
1929	71	2,633,619	15,314,131	762,952	17,184,798	618,768,649	2.777
1930	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699
1931	69	2,363,644	15,277,949	1,728,213	15,913,379	633,569,360	2.512
1932	68	2,120,818	13,734,583	1,464,259	14,391,141	575,471,506	2.501
1933	68	2,070,258	12,995,785	1,353,519	13,712,523	545,522,076	2.514
1934	68	2,258,500	12,878,332	1,130,493	14,006,339	528,164,772	2.652
1935	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729
1936	67	3,007,257	13,147,840	1,080,808	15,074,289	534,697,818	2.819
1937	67	3,501,382	13,380,593	1,086,282	15,795,693	541,811,051	2.915
1938	67	3,981,933	13,323,581	1,109,982	16,195,532	552,060,551	2.934
1939	67	4,450,948	13,704,075	1,090,900	17,064,123	560,809,649	3.043
1940	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129
1941	67	5,327,679	14,194,056	1,111,929	18,409,806	583,130,111	3.157
1942	67	5,961,468	14,660,877	1,197,403	19,424,942	606,143,403	3.205
1943	67	6,650,343	15,535,561	1,295,160	20,890,744	636,545,069	3.282
1944	66	7,053,345	16,135,403	1,303,885	21,884,863	667,992,278	3.276

NOTE.—Beginning 1924, companies were required to set up in their annual statements, 80% liability for unearned portions of cash payments paid three years in advance; beginning 1931, they were further required to set up 80% liability for unearned portions of annual instalments of cash payments. Total liabilities increased accordingly.

TABLE II. SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1909 to 1944 Inclusive

YEAR	GROSS PREMIUMS RECEIVED (INCLUDING ASSESSMENTS) (1)	RETURNED PREMIUMS REBATES REINSURANCE (2)	NET PREMIUMS RECEIVED (3)	NET LOSSES PAID (4)	COST OF MANAGEMENT (5)	PERCENTAGES	
						OF (4) TO (3)	OF (5) TO (3)
	$	$	$	$	$		
1909	482,424	14,577	467,847	297,228	95,764	63.5	20.5
1910	509,707	15,379	494,328	408,242	101,346	82.6	20.5
1911	558,816	17,752	541,064	468,013	107,189	86.5	19.8
1912	587,337	16,870	570,467	408,215	113,040	71.6	19.8
1913	640,241	18,350	621,891	514,314	121,124	82.7	19.5
1914	623,814	19,720	604,094	434,191	115,923	71.9	19.2
1915	635,763	19,957	615,806	445,143	124,822	72.3	20.3
1916	673,029	23,623	649,406	534,733	132,656	82.3	20.4
1917	728,220	24,850	703,370	575,895	142,990	81.9	20.3
1918	790,796	30,340	760,456	628,764	149,383	82.7	19.6
1919	889,515	36,260	853,255	595,902	164,507	69.8	19.3
1920	1,016,651	54,693	961,958	605,163	183,306	62.9	19.1
1921	1,037,645	54,417	983,228	911,707	191,864	92.7	19.5
1922	1,050,740	55,065	995,675	1,020,528	203,004	102.5	20.4
1923	1,277,179	69,868	1,207,311	1,143,369	225,244	94.7	18.7
1924	1,398,243	75,379	1,322,864	1,059,985	230,976	80.1	17.5
1925	1,640,280	107,739	1,532,541	1,074,456	268,447	70.1	17.5
1926	1,802,780	164,259	1,638,521	818,128	272,997	49.9	16.7
1927	1,841,326	175,623	1,665,703	1,202,317	279,703	72.2	16.8
1928	1,904,142	243,778	1,660,364	1,209,343	313,043	72.8	18.8
1929	1,975,109	228,552	1,746,557	1,669,571	315,610	95.6	18.1
1930	2,090,620	217,364	1,873,256	1,836,030	324,365	98.0	17.3
1931	2,269,180	209,788	2,059,392	2,233,923	348,692	108.5	16.9
1932	2,163,400	162,965	2,000,435	1,805,753	318,974	90.3	15.9
1933	1,883,442	170,301	1,713,141	1,506,307	311,157	87.9	18.2
1934	1,840,492	166,784	1,673,708	1,098,108	305,139	65.6	17.9
1935	1,775,887	154,032	1,621,855	1,009,572	292,554	62.2	18.0
1936	1,793,487	149,811	1,643,676	917,834	296,616	55.8	18.0
1937	1,780,606	153,684	1,626,922	903,917	306,929	55.6	18.9
1938	1,784,359	156,666	1,627,693	968,424	308,564	59.5	19.0
1939	1,760,304	146,622	1,613,682	951,144	318,286	58.9	19.7
1940	1,776,005	180,536	1,595,469	939,186	330,900	58.9	20.7
1941	1,822,172	185,495	1,636,677	1,002,865	330,652	61.3	20.2
1942	1,926,456	217,512	1,708,944	866,926	355,407	50.7	20.8
1943	2,028,968	252,701	1,776,267	896,956	373,229	50.5	21.0
1944	2,134,824	345,182	1,789,642	1,179,988	392,425	65.9	21.9
TOTALS	50,893,959	4,336,494	46,557,465	34,142,140	8,766,827	73.3	18.8
Interest received, 1909–44					2,935,572		
Management cost, less interest					5,831,255		12.5

TABLE III. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1904 to 1944 Inclusive

Year	Number of Companies	Average of Total Net Amounts at Risk at Beginning and End of Year (1)	Total Amount of Cost of Management (2)	Percentage of (2) to (1)	Total Amount of Net Incurred Losses (3)	Percentage of (3) to (1)	Cost of $100 of Insurance During Year
		$	$		$		cents
1904	72	165,166,306	78,316	.0474	287,738	.1742	22.16
1905	70	174,886,165	79,575	0455	270,158	.1545	19.00
1906	69	185,032,502	85,602	0463	353,817	.1912	23.75
1907	69	195,597,672	86,071	.0440	310,672	.1588	20.28
1908	69	205,576,399	91.123	.0443	389,295	.1894	23.37
1909	68	215,076,143	95,764	0445	288,208	.1340	17.85
1910	69	226,023,368	101,346	0448	402,612	.1781	22.29
1911	69	238,027,953	107,179	.0450	466,618	.1960	24.10
1912	69	249,819,037	112,708	.0451	400,800	.1604	20.55
1913	69	261,170,322	121,416	.0465	523,238	.2003	24.68
1914	70	271,815,905	115,923	.0426	436,691	.1607	20.33
1915	70	282,863,071	124,383	.0440	445,317	.1574	20.14
1916	70	295,499,712	132,656	.0449	544,300	.1842	22.91
1917	70	310,311,898	142,990	.0461	569,487	.1835	22.96
1918	71	330,142,128	149,383	.0452	633,436	.1919	23.71
1919	71	355,875,094	164,467	0462	575,305	.1617	20.79
1920	72	389,904.849	183,165	0470	617,694	.1584	20.54
1921	72	422,542,120	191,864	.0454	924,855	.2189	26.43
1922	73	445.816.709	203,004	.0455	1,034,465	.2320	27.75
1923	71	467,190,600	225,244	.0472	1,151,283	.2464	29.36
1924	71	488,540,030	230,976	.0473	1,096,036	.2243	27.16
1925	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08
1926	71	535,498,009	272,997	.0510	829,620	.1549	20.59
1927	71	561,408,765	280,380	.0499	1,206,519	.2149	26.48
1928	71	587,066,957	313.043	.0533	1,205,451	.2053	25.86
1929	71	609,012,960	315,610	.0518	1,686,657	.2769	32.87
1930	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19
1931	69	637,159,373	341,092	.0535	2,392,778	.3755	42.90
1932	68	604,520,433	318,974	.0528	1,761,542	.2914	34.42
1933	68	560,496,791	311,157	.0555	1,475,427	.2632	31.87
1934	68	536,843,424	305,139	.0568	1,022,875	.1905	24.73
1935	68	528,111,467	292,554	.0554	972,708	.1842	23.96
1936	67	531,377,990	296,616	.0558	927,560	.1746	23.04
1937	67	538,254,434	306,929	.0570	904,542	.1681	22.51
1938	67	546,935,801	308,564	.0564	991,107	.1812	23.76
1939	67	556,435,100	318,286	.0572	929,615	.1671	22.43
1940	67	565,580,645	330,900	.0585	951,261	.1682	22.67
1941	67	576,740,876	330,652	.0573	973,048	.1687	22.60
1942	67	594,636,757	355,407	.0598	882,406	.1484	20.82
1943	67	621,344,236	373,229	.0601	924,817	.1488	20.89
1944	66	652,268,673	392,425	.0602	1.142.098	.1751	23.53

TABLE IV. LIFE INSURANCE—NET PREMIUMS ON ONTARIO BUSINESS, 1944

Name	Net Assurance Premiums				Net Consideration for Annuities			Total Net Premium Income
	Ordinary	Industrial	Group	Total	Ordinary	Group	Total	
JOINT STOCK	$	$	$	$	$	$	$	$
Aetna	376,690	....	1,168,770	1,545,460	153	234,835	234,988	1,780,448
Canada	5,185,879	....	825,030	6,010,909	1,574,954	351,136	1,926,090	7,936,999
Commercial Life	161,360	....	683	162,043	728		728	162,771
Commercial Union	287	....	....	287	....	....	....	287
Confederation	3,413,615	....	295,458	3,709,073	390,576	222,342	612,918	4,321,991
Continental Insurance	805,027	....	457	805,484	78,293	....	78,293	883,777
Crown	798,720	....	2,000	800,720	59,667	....	59,667	860,387
Dominion	2,180,205	....	28,883	2,209,088	211,759	42,163	253,922	2,463,010
Dominion of Canada General	276,369	....	1,110	277,479	41,881		41,881	319,360
Eaton, T.	554,562	....	....	554,562	48,123		48,123	602,685
Empire	772,377	....	243	772,620	42,497		42,497	815,117
Equitable of Canada	967,596	....	2,569	970,165	47,259		47,259	1,017,424
Excelsior	1,862,614	36	....	1,862,650	167,188		167,188	2,029,838
Great West	4,295,814	....	123,786	4,419,600	449,901	125,124	575,025	4,994,625
Imperial	3,440,263	....	70 298	3,510,561	404,614	30,957	435,571	3,946,132
Liverpool & London & Globe	973	....	....	973	....	....	....	973
London	8,949,773	6,775,232	551,369	16,276,374	166,791	215,141	381,932	16,658,306
Loyal Protective	11,392	....	....	11,392	....	....	....	11,392
Manufacturers	3,957,023	....	95,664	4,052,687	608,716	49,299	658,015	4,710,702
Monarch	549,217	....	....	549,217	69,374	....	69,374	618,591
Montreal	408,222	....	42,255	450,477	10,241	....	10,241	460,718
National of Canada	486,436	....	39,224	525,660	40,676	....	40,676	566,336
Northern	706,908	....	31,018	737,926	56,415	19,809	76,224	814,150
Occidental	246,419	....	24,455	270,874	418	....	418	271,292
Prudential of England	879,794	....	8,010	887,804	197,730	....	197,730	1,085,534
Royal	203,827	....	....	203,827	....	....	....	203,827
Sauvegarde	185,909	....	....	185,909	....	....	....	185,909
Sovereign	394,181	....	....	394,181	164,293	....	164,293	558,474
Sun Life of Canada	7,860,674	....	1,610,179	9,470,853	402,743	1,383,874	1,786,617	11,257,470
Travelers of Hartford	803,905	....	294,684	1,098,589	8,874	3,266	12,140	1,110,729
Western	113,923	....	....	113,923	19,895	....	19,895	133,818
MUTUAL								
Cuna Mutual	4,992	....	13,015	18,007	....	....	....	18,007
Metropolitan	9,149,780	8,677,056	993,147	18,819,983	23,518	1,046,739	1,070,257	19,890,240
New York	1,171,314	....	....	1,171,314	12,583	....	12,583	1,183,897
Prudential of America	6,087,757	6,919,100	180,961	13,187,818	23,945	30,678	54,623	13,242,441
Royal Guardians	59,272	15,507	....	74,779	1,638	....	1,638	76,417
Standard	334,467	....	....	334,467	....	230,930	230,930	565,397
Toronto Mutual	96,213	335,128	....	431,341	....	....	....	431,341
OTHER								
Mutual Life of Canada	9,269,989	....	242,908	9,512,897	681,197	364,129	1,045,326	10,558,223
North America	2,975,681	....	42,742	3,018,423	770,982	36,371	807,353	3,825,776
Norwich Union Life	210	....	....	210	....	....	....	210
TOTALS	79,999,629	22,722,059	6,688,918	109,410,606	6,777,622	4,386,793	11,164,415	120,575,021
TOTALS FOR 1943	76,482,123	21,401,105	6,029,298	103,912,526	6,431,908	3,421,289	9,853,197	113,765,723

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1944

Name	ASSURANCE CONTRACTS LESS REINSURANCE CEDED					
	Ordinary					
	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
JOINT STOCK	$	$	$	$	$	$
Aetna	249,370	43,208	66,612	8,940	8,518	376,648
Canada	2,042,268	321,584	529,688	27,298	578,254	3,499,092
Commercial Life	9,338	3,000	2,130	....	485	14,953
Commercial Union	....	....	....	....	....	....
Confederation	969,551	275,243	384,355	28,995	399,781	2,057,925
Continental Insurance	144,291	58,225	91,803	725	65,818	360,862
Crown	363,818	158,626	162,279	6,144	107,852	798,719
Dominion	528,714	271,418	208,638	25,127	243,342	1,277,239
Dominion of Canada General	57,892	6,500	16,643	240	....	81,275
Eaton, T.	71,260	124,677	72,974	....	15,606	284,517
Empire	354,816	52,795	88,962	6,144	25,587	528,304
Equitable of Canada	213,258	185,908	77,239	11,103	20,660	508,168
Excelsior	353,348	115,262	171,727	4,462	91,934	736,733
Great West	1,296,732	456,557	448,057	52,154	463,870	2,717,370
Imperial	992,403	485,974	313,454	31,287	474,000	2,297,118
Liverpool & London & Globe	....	....	....	....	....	....
London	1,667,195	909,943	568,283	68,479	1,244,378	4,458,278
Loyal Protective	....	....	....	....	607	607
Manufacturers	1,307,341	265,052	409,880	29,900	399,179	2,411,352
Monarch	104,632	58,601	40,099	1,540	32,750	237,622
Montreal	56,793	52,557	12,392	550	9,678	131,970
National of Canada	150,385	41,445	86,310	4,799	35,463	318,402
Northern	135,901	31,506	34,266	1,659	51,333	254,665
Occidental	83,372	1,117	4,702	....	3,479	92,670
Prudential of England	90,389	24,433	24,567	300	1,149	140,838
Royal	38,595	61,742	14,269	....	3,245	117,851
Sauvegarde	14,112	3,100	32,087	2,520	14,593	66,412
Sovereign	54,837	21,042	19,094	960	11,476	107,409
Sun Life of Canada	2,128,238	1,254,372	952,823	128,764	969,569	5,433,766
Travelers of Hartford	386,068	70,191	73,802	27,151	21	557,233
Western	12,095	1,500	15,455	150	1,673	30,873
MUTUAL						
Cuna Mutual	....	....	....	....	33	33
Metropolitan	2,247,167	582,185	601,868	48,485	1,045,471	4,525,176
New York	672,936	100,879	143,143	79,351	173,255	1,169,564
Prudential of America	1,240,756	302,931	353,963	48,871	564,321	2,510,842
Royal Guardians	10,016	4,793	6,751	500	316	22,376
Standard	206,662	27,400	31,928	....	29,910	295,900
Toronto Mutual	30,684	9,335	6,412	....	8,203	54,634
OTHER						
Mutual Life of Canada	2,832,760	1,254,040	821,673	59,324	1,770,814	6,738,611
North America	652,376	285,490	248,533	11,065	340,552	1,538,016
Norwich Union Life	....	....	....	....	....	....
Totals	21,770,369	7,922,631	7,136,861	716,987	9,207,175	46,754,023
Totals for 1943	19,185,803	7,041,909	7,477,126	744,947	8,686,095	43,135,880

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1944 (*Cont'd*)

Name	ASSURANCE CONTRACTS LESS REINSURANCE CEDED (*Concl'd*)											Total Payments, Assurance Contracts
	Industrial						Group					
	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total	Death Claims	Surrender Values	Disability Claims	Dividends	Total	
JOINT STOCK	$	$	$	$	$	$	$	$	$	$	$	$
Aetna	....	....	....	....	....	....	575,119	20,944	19,000	....	615,063	991,711
Canada	....	....	....	....	....	....	433,279	....	10,883	10,239	454,401	3,953,493
Commercial Life	....	....	....	....	....	....	....	....	....	....	....	14,953
Commercial Union	....	....	....	....	....	....	....	....	....	....	....	
Confederation	....	....	....	....	....	....	184,592	....	5,798	....	190,390	2,248,315
Continental Insurance	....	....	....	....	....	....	....	....	....	....	....	360,862
Crown	....	....	....	....	....	....	2,000	....	....	....	2,000	800,719
Dominion	....	....	....	....	....	....	19,600	....	....	....	19,600	1,296,839
Dominion of Canada General	....	....	....	....	....	....	....	....	....	....	....	81,275
Eaton, T.	....	....	....	....	....	....	....	....	....	....	....	284,517
Empire	....	....	....	....	....	....	....	....	....	....	....	528,304
Equitable of Canada	....	....	....	....	....	....	5,000	....	....	....	5,000	513,168
Excelsior	....	....	....	....	....	....	....	....	....	....	....	736,733
Great West	....	....	....	....	....	....	78,337	....	800	....	79,137	2,796,507
Imperial	....	....	....	....	....	....	35,334	....	780	....	36,114	2,333,232
Liverpool & London & Globe	....	....	....	....	....	....	....	....	....	....	....	....
London	904,964	211,779	904,828	6,742	986,566	3,014,879	275,958	....	9,227	34,631	319,816	7,792,973
Loyal Protective	....	....	....	....	....	....	....	....	....	....	....	607
Manufacturers	....	....	....	....	....	....	54,596	....	5,000	....	59,596	2,470,948
Monarch	....	....	....	....	....	....	....	....	....	....	....	237,622
Montreal	....	....	....	....	....	....	15,784	421	....	241	16,446	148,416
National of Canada	....	....	....	....	....	....	18,735	176	1,375	....	20,286	338,688
Northern	....	....	....	....	....	....	13,500	....	....	576	14,076	268,741
Occidental	....	....	....	....	....	....	12,867	....	....	....	12,867	105,537
Prudential of England	....	....	....	....	....	....	3,000	....	....	....	3,000	143,838
Royal	....	....	....	....	....	....	....	....	....	....	....	117,851
Sauvegarde	....	....	....	....	....	....	....	....	....	....	....	66,412
Sovereign	....	....	....	....	....	....	....	....	....	....	....	107,409
Sun Life of Canada	....	....	....	....	....	....	873,414	890	100,641	120,716	1,095,661	6,529,427
Travelers of Hartford	....	....	....	....	....	....	187,024	....	15,450	....	202,474	759,707
Western	....	....	....	....	....	....	....	....	....	....	....	30,873
MUTUAL												
Cuna Mutual	....	....	....	....	....	....	6,545	....	....	301	6,846	6,879
Metropolitan	1,550,406	2,266,525	907,533	8,126	863,136	5,595,726	647,588	....	28,855	183,211	859,654	10,980,556
New York	....	....	....	....	....	....	....	....	....	....	....	1,169,564
Prudential of America	1,240,639	722,649	889,113	25,160	570,248	3,447,809	162,426	....	−5,956	28,833	185,303	6,143,954
Royal Guardians	2,051	1,870	2,866	....	102	6,889	....	....	....	....		29,265
Standard	....	....	....	....	....	....	....	....	....	....	....	295,900
Toronto Mutual	30,139	4,630	21,873	740	5,390	62,772	....	....	....	....	....	117,406
OTHER												
Mutual Life of Canada	....	....	....	....	....	....	136,171	....	3,421	....	139,592	6,878,203
North America	....	....	....	....	....	....	46,716	....	594	....	47,310	1,585,326
Norwich Union Life	....	....	....	....	....	....	....	....	....	....	....	
Totals	3,728,199	3,207,453	2,726,213	40,768	2,425,442	12,128,075	3,787,585	22,431	195,868	378,748	4,384,632	63,266,730
Totals for 1943	3,143,125	2,719,103	2,675,164	36,574	2,214,990	10,788,956	3,250,906	2,285	248,853	323,767	3,825,811	57,750,647

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1944 (*Concl'd*)

Name	Annuity Contracts Less Reinsurance Ceded													Total Disbursements in Respect of All Contracts
	Ordinary						Industrial	Group					Total Payments, Annuity Contracts	
	Payments to Annuitants	Surrender Values	Death Benefits	Disability Claims	Dividends	Total	Payments to Annuitants	Payments to Annuitants	Surrender Values	Death Benefits	Disability Claims	Total		
JOINT STOCK	$	$	$	$	$	$	$	$	$	$	$	$	$	$
Aetna	3,569				3	3,572		14,137				14,137	17,709	1,009,420
Canada	425,441	118,389	95,373	2,134	16,451	657,788		34,926	32,023	3,066		70,015	727,803	4,681,296
Commercial Life	204					204							204	15,157
Commercial Union														
Confederation	98,182	48,730	16,360	1,110	6,446	170,828		33,985	20,936			54,921	225,749	2,474,064
Continental Insurance	16,071	2,718	2,905			21,694							21,694	382,556
Crown	40,919	3,661	12,406	740	1,940	59,666							59,666	860,385
Dominion	45,133	18,603	6,315		3,246	73,297	*500	1,306	862			2,168	75,965	1,372,804
Dominion of Canada General	6,680	1,290		252		8,222							8,222	89,497
Eaton, T.	2,595	1,854			1,071	5,520							5,520	290,037
Empire	11,524	596	395		526	13,041							13,041	541,345
Equitable of Canada	2,573	927	195		715	4,410							4,410	517,578
Excelsior	18,613	44,827	3,687		444	67,571							67,571	804,304
Great West	49,452	46,182	15,419		3,582	114,635		2,805	6,630	2,010		11,445	126,080	2,922,587
Imperial	33,837	50,399	7,071	437	13,255	104,999		243	178			421	105,420	2,438,652
Liverpool & London & Globe														
London	51,660	66,615	19,060	540	11,252	149,127	15	32,477	17,324	643		50,444	199,586	7,992,559
Loyal Protective														607
Manufacturers	108,197	16,402	32,056			156,655		351		288		639	157,294	2,628,242
Monarch	8,361	6,537	174		120	15,192							15,192	252,814
Montreal	3,152	2,098	1,187		440	6,877							6,877	155,293
National of Canada	22,455				73	22,528							22,528	361,216
Northern	2,652	2,922			809	6,383		803	3,094	445		4,342	10,725	279,466
Occidental	295	861				1,156							1,156	106,693
Prudential of England	38,915	578	526			40,019							40,019	183,857
Royal														117,851
Sauvegarde	240					240							240	66,652
Sovereign	10,704	16,402	3,780		1,586	32,472							32,472	139,881
Sun Life of Canada	241,062	27,817	23,998		2,380	295,257		21,743	130,900	12,128		164,771	460,028	6,989,455
Travelers of Hartford	11,758	125	541			12,424							12,424	772,131
Western	100					100							100	30,973
MUTUAL														
Cuna Mutual														6,879
Metropolitan	17,002	4,679	4,504		267	26,452	603	126,406			29,478	155,884	182,939	11,163,495
New York	11,457		4,780		224	16,461							16,461	1,186,025
Prudential of America	10,145	7,087			125	17,357		1,921				1,921	19,278	6,163,232
Royal Guardians	111	190				301							301	29,566
Standard	797	4,519				5,316							5,316	301,216
Toronto Mutual														117,406
OTHER														
Mutual Life of Canada	108,920	100,078	16,921	1,010	24,682	251,611		32,689	13,726	775		47,190	298,801	7,177,004
North America	101,262	57,058	47,126		31,328	236,774		2,868				2,868	239,642	1,824,968
Norwich Union Life														
TOTALS	1,504,038	652,144	314,779	6,223	120,965	2,598,149	1,118	306,660	225,673	19,355	29,478	581,166	3,180,433	66,447,163
TOTALS FOR 1943	1,446,794	854,845	253,415	4,315	115,980	2,675,349	627	260,996	204,833	23,562	35,181	524,572	3,200,548	60,951,195

*Represents total payments in respect of sinking fund contracts.

TABLE VI. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1944

Name	Gross in Force at End of 1943		Additions New Issued		Gross in Force at End of 1944		Reinsurance	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
JOINT STOCK		$		$		$		$
Aetna	4,036	118,285,792	498	2,411,079	4,172	114,012,147	19	2,381,550
Canada	64,434	262,800,581	6,008	25,601,742	67,746	279,613,986	.....	18,984,754
Commercial Life	4,294	4,697,291	2,568	2,434,146	5,685	5,850,226	1	7,000
Commercial Union	12	37,452	......	....	12	37,501	......	....
Confederation	51,970	140,342,804	5,354	12,852,942	54,905	149,267,775	......	12,486,777
Continental Insurance	15,197	26,601,953	1,534	3,352,631	16,120	28,865,401	......	1,625,633
Crown	28,467	69,395,577	4,916	11,596,405	33,835	77,994,312	......	....
Dominion	31,020	79,097,606	3,047	8,834,453	32,971	85,230,244	......	6,136,623
Dominion of Canada General	6,022	11,699,984	754	1,519,478	6,565	12,756,708	614	2,299,900
Eaton, T.	8,510	18,585,096	748	1,682,422	8,828	19,577,898	......	2,522,891
Empire	17,917	26,915,961	2,512	4,166,577	19,541	29,797,437	109	587,940
Equitable of Canada	14,749	34,528,059	1,620	4,310,321	15,620	37,160,378	......	3,010,002
Excelsior	29,538	63,478,037	2,930	6,807,275	31,325	67,933,870	......	3,002,841
Great West	68,003	165,255,069	4,988	14,616,890	70,490	173,628,235	......	2,755,521
Imperial	47,323	121,706,018	3,922	10,413,008	49,750	128,702,842	......	5,862,029
Liverpool & London & Globe	26	44,613	......	....	21	43,642	......	....
London	536,499	624,537,057	43,116	72,037,948	549,289	668,539,214	......	12,292,791
Loyal Protective	200	231,461	73	91,500	268	317,247	......	1,811
Manufacturers	61,056	141,835,297	5,426	13,900,928	64,326	150,998,270	......	2,688,339
Monarch	11,628	21,136,623	1,458	3,088,441	12,651	23,367,009	......	739,736
Montreal	7,385	14,539,095	1,158	2,281,039	8,106	16,105,676	......	863,167
National of Canada	8,076	22,404,629	865	2,545,539	8,492	23,688,465	......	2,121,152
Northern	11,502	27,023,216	1,272	4,038,220	12,316	30,114,429	......	......
Occidental	2,040	12,820,019	413	3,192,231	2,326	15,811,982	55	816,572
Prudential of England	12,242	25,491,837	2,560	5,137,247	14,170	29,380,335	......	169,616
Royal	2,098	7,783,337	111	314,734	2,144	7,877,227	......	682,509
Sauvegarde	3,959	5,505,416	929	1,195,000	4,594	6,208,714	......	351,647
Sovereign	8,449	13,802,559	1,370	2,727,155	9,538	15,548,513	......	273,400
Sun Life of Canada	95,688	359,394,014	5,651	22,363,887	98,178	378,577,629	34	5,717,057
Travelers of Hartford	8,878	54,245,713	1,145	3,640,650	9,354	57,486,535	....	102,783
Western	2,356	3,475,863	529	882,669	2,557	3,871,479	59	283,094
MUTUAL								
Cuna Mutual	155	1,231,364	227	322,752	379	1,834,159	......	......
Metropolitan	990,765	620,785,955	80,070	61,988,150	1,016,830	663,777,655	2	32,329
New York	17,552	38,707,971	575	1,101,000	17,545	38,552,917	11	77,500
Prudential of America	774,003	375,109,852	67,935	41,561,959	793,845	398,541,467	2	54,000
Royal Guardians	5,114	2,610,519	265	141,023	5,030	2,622,248	...	11,500
Standard	5,150	14,165,931	229	786,784	5,234	15,046,890	.	15,760
Toronto Mutual	29,195	11,709,571	4,067	2,111,112	30,934	12,837,143	14	55,505
OTHER								
Mutual Life of Canada	131,146	346,422,378	11,187	30,487,528	138,551	368,463,122		23,220,373
North America	43,426	109,024,077	4,406	13,871,133	46,207	119,421,951	.....	5,398,280
Norwich Union Life	1	6,000	2	2,500	3	8,500	.....	....
Totals	3,160,081	3,997,471,647	276,438	400,410,498	3,270,453	4,259,471,378		117,632,382
Totals for 1943	3,030,635	3,727,462,540	286,021	398,212,328	3,160,081	3,997,471,647	...	117,312,542

TABLE VII. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1944

Societies	Premiums (Including Dues)						Disbursements (Excluding Expenses)				
	Mortuary Fund	Sick, Accident and Funeral Funds	Juvenile Fund	General (Expense) Fund	Other Funds	Total	Mortuary Fund	Sick, Accident and Funeral Funds	Juvenile Fund	Other Funds	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aid Association for Lutherans	44,053 80	108 86	3,140 33	12,219 58	208 71	59,731 28	2,588 42	51 45			2,639 87
Alliance Nationale	3,368 00	440 00	271 00	3,157 00		7,236 00	12,656 00	584 00	74 00		13,314 00
Artisans, La Societe des Can.-Francais	19,985 06	2,699 56	809 50	6,394 08		29,888 20	30,964 92	2,932 37	400 00		34,297 29
Associated Canadian Travellers	550 74	2,711 27		2,710 85	784 83	6,757 69		1,377 98			1,377 98
Canadian Order of Foresters	267,471 84	16,499 47	1,085 20	20,878 93	2,131 42	308,066 86	549,649 78	15,839 10		875 85	566,364 73
Canadian Woodmen of the World	29,844 70	2,969 77	931 48	24,145 15		57,891 10	114,861 00	3,662 00	294 00		118,817 00
Catholic Mutual Benefit Ass'n	13,571 35			1,491 34		15,062 69	46,011 45	210 01			46,221 46
Catholic Order of Foresters	51,829 06		1,121 97	17,983 41	31 22	70,965 66	87,617 19				87,617 19
Civil Service Mutual Benefit Society	25,992 53					25,992 53	15,543 91				15,543 91
Commercial Travellers of Canada	96,966 00					96,966 00	154,578 86			22,620 00	177,198 86
Commercial Travelers Mutual Acc. Ass'n.		33,500 11				33,500 11		19,698 42			19,698 42
Croatian Fraternal Union of America	43,872 71	28,556 35	3,634 54	11,152 63	5,613 65	92,829 88	22,742 86	27,589 96	2,986 59	165 59	53,485 00
First Catholic Slovak Union of America	8,607 49		1,063 80	1,255 23	622 10	11,548 62	1,723 10		50 00		1,773 10
Grand Orange Lodge of British America	100,945 04					100,945 04	59,654 18				59,654 18
Hamilton Firemen's Benefit Fund					25,730 62	25,730 62				37,518 97	37,518 97
Hamilton Police Benefit Fund					23,273 10	23,273 10				22,789 94	22,789 94
Independent Order of Foresters	424,685 57	25,068 58	10,256 54			460,010 69	740,532 10	20,689 01	851 77		762,072 88
Italo-Canadians, Order of	1,485 00	965 00	18 00	1,364 00		3,832 00	67 00	820 00			887 00
Jewish National Workers' Alliance	7,132 54	2,679 73	216 79	9,610 76	1,119 72	20,759 54	7,489 94	2,057 50		287 25	9,834 69
Knights of Columbus	35,023 94			18,284 03		53,307 97	13,200 00				13,200 00
London Police Benefit Ass'n					8,695 82	8,695 82				12,069 64	12,069 64
Lutheran Brotherhood	4,359 22		23 65	759 55		5,142 42	1,351 11		10 00		1,361 11
Maccabees	60,324 62	8,479 17	8,725 63	25,180 68	1,037 48	103,747 58	58,369 56	12,217 63	1,681 36		72,268 55
Ministers' Life and Casualty Union	18,151 00	18,878 00		8,318 00		45,347 00	5,913 00	18,097 00			24,010 00
National Fraternal Society of the Deaf	3,856 88	1,468 70		1,585 07	54 20	6,964 85	2,121 00	1,150 00			3,271 00
Ontario Commercial Travellers Ass'n	21,706 00					21,706 00	37,526 00				37,526 00
Ontario Secondary School Teachers	6,303 81					6,303 81	2,000 00				2,000 00
Ottawa Firemen's Super. & Benefit Fund					24,450 66	24,450 66				35,037 90	35,037 90
Ottawa Police Benefit Fund					30,680 35	30,680 35				20,379 84	20,379 84
Ottawa Superannuation Fund					34,369 60	34,369 60				34,796 72	34,796 72
Reliable Life Insurance Society	163,374 73	14,418 00	12,596 00	2,263 57	60 00	192,712 30	205,742 09	10,888 20	242 18		216,872 47
Royal Arcanum	21,198 61		324 82	3,669 96		25,193 39	24,997 30				24,997 30
Slovene National Benefit Society	1,062 87	452 74	169 48	189 11	52 10	1,926 30		447 00			447 00
Sons of England Benevolent Society	17,124 38	2,891 21	412 48	4,289 13	20,690 84	45,408 04	33,993 66	25,379 10		814 00	60,186 76
Sons of Scotland Benevolent Ass'n	46,642 89	347 89	2,075 10	19,293 00		68,358 88	58,744 16	435 99			59,180 15
Stratford Municipal Benefit Fund					3,684 04	3,684 04				2,485 87	2,485 87
Toronto Firemen's Benefit Fund					108,148 78	108,148 78				145,185 04	145,185 04
Toronto Police Benefit Fund					146,702 21	146,702 21				314,837 84	314,837 84
Ukrainian National Ass'n	22,631 83	919 12	6,878 84	10,302 62	229 78	40,962 19	1,684 65	275 00	190 31		2,149 96
Ukrainian Workmen's Ass'n	4,926 05		1,468 01	3,105 02	154 45	9,653 53	58 00		250 00	20 00	328 00
Union St. Joseph du Canada	91,631 09	6,650 19	10,388 53	19,492 76	994 01	129,156 58	74,241 10	5,507 27	517 71	50 00	80,316 08
United Commercial Travelers of America	15,819 35			5,434 69	1,364 71	22,618 75	10,011 65			50 00	10,061 65
Women's Benefit Ass'n	6,493 94		1,878 77	2,483 75	204 65	11,061 11	7,782 06		2,161 00	29 00	9,972 06
Workmen's Circle	1,713 99	2,609 00		2,143 80		6,466 79					
Totals	1,682,706 63	173,312 72	67,490 46	239,157 70	441,089 05	2,603,756 56	2,384,416 05	169,908 99	9,708 92	650,013 45	3,214,047 41

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (ADULT) IN ONTARIO, 1944

Societies	In Force January 1	Increases		Decreases			In Force December 31
		New Issued	Other Increases	By Death and Maturity	By Lapse and Surrender	Other Decreases	
	$	$	$	$	$	$	$
Aid Association for Lutherans	1,695,301	310,500	48,157	3,500	24,500	22,001	2,003,957
Alliance Nationale	241,841	11,500	12,500	12,750	40,750	2,554	209,787
Artisans, La Societe des Canadiens-Francais	1,193,096	63,500	51,590	21,454	40,643	32,479	1,213,610
Associated Canadian Travellers	30,930	16,770	....	....	5,220	...	42,480
Canadian Order of Foresters	14,665,179	638,000	268,165	569,754	374,971	24,011	14,602,608
Canadian Woodmen of the World	2,544,483	128,319	60,155	103,455	79,274	2,576	2,547,652
Catholic Mutual Benefit Ass'n	691,560	7,412	1,972	38,564	968	4,085	657,327
Catholic Order of Foresters	2,897,580	150,600	19,219	82,952	84,363	12,294	2,887,790
Civil Service Mutual Benefit Society	1,236,630	91,500	2,250	14,650	9,750	2,830	1,303,150
Commercial Travellers of Canada	93,330	7,530	....	1,820	4,780	.....	94,260
Croatian Fraternal Union of America	1,811,300	295,500	48,000	11,800	32,500	10,500	2,100,000
First Catholic Slovak Union of America	414,000	65,000	1,000	1,500	13,500		465,000
Grand Orange Lodge of British America	3,366,557	335,900	29,754	43,002	41,121		3,648,088
Independent Order of Foresters	18,716,124	847,000	100,529	525,758	670,081	210,091	18,257,723
Italo-Canadians, Order of	62,224	12,000	979	235	7,907	1,268	65,793
Jewish National Workers' Alliance	324,579	86,100	23,142	6,000	11,650	7,085	409,086
Knights of Columbus	2,012,150	224,500	25,560	8,700	77,000	35,120	2,141,390
Lutheran Brotherhood	162,900	......	......	.....	1,000		161,900
Maccabees	2,716,472	395,729	101,362	59,320	187,600	33,298	2,933,345
Ministers' Life and Casualty Union	614,500	118,000	...	5,000	10,000	15,000	702,500
National Fraternal Society of the Deaf	229,060	39,000	3,250	1,121	2,250	15,716	252,223
Ontario Commercial Travellers Ass'n	1,590,505	67,788	....	33,229	20,419		1,604,645
Ontario Secondary School Teachers	912,000	27,000	7,000	5,000		41,000	900,000
Reliable Life Insurance Society	5,134,985	511,650	40,700	203,728	290,650	23,980	5,168,977
Royal Arcanum	945,945	118,000	11,028	26,945	48,500		999,528
Slovene National Benefit Society	51,900	500	....	.....	1,000		51,400
Sons of England Benevolent Society	622,856	9,000	.....	24,339	12,890	2,093	592,534
Sons of Scotland Benevolent Society	2,941,610	195,250	29,697	59,457	47,043	3,877	3,056,180
Ukrainian National Ass'n	541,008	169,000	44,000	500	76,000		677,508
Ukrainian Workingmen's Ass'n	122,000	94,000	1,000	......	9,000		208,000
Union St. Joseph du Canada	5,510,181	833,700	107,011	67,200	433,865	80,457	5,869,370
Women's Benefit Ass'n	293,593	25,500	....	2,609	6,046	12,226	298,212
Workmen's Circle	93,100	....	1,200	1,500	600	500	91,700
Totals	74,479,479	5,895,748	1,039,220	1,935,842	2,665,841	595,041	76,217,723

TABLE VIII (A)—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (JUVENILE) IN ONTARIO, 1944

Societies	At End of 1943	Additions		Deductions			At End of 1944
		New Issued	Other	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other	
	$	$	$	$	$	$	$
Aid Association for Lutherans	174,403	58,250	1,071	....	1,000	19,500	213,224
Alliance Nationale	51,609	15,500	9,500	100	24,440	3,690	48,379
Artisans, La Societe des Canadiens-Francais	76,238	19,115	7,221	400	4,926	3,249	93,999
Canadian Order of Foresters	93,200	63,000	800	....	18,200	800	138,000
Canadian Woodmen of the World	48,517	19,750	500	250	4,500	312	63,705
Catholic Order of Foresters	548,500	189,800	19,300	....	99,300	2,600	655,700
Croatian Fraternal Union of America	480,843	192,975	553,607	698	43,050	56,902	1,126,775
First Catholic Slovak Union	295,475	37,240	26,745	50	31,510	....	327.900
Independent Order of Foresters	362,535	231,500	12,200	....	154.800	1,000	450,435
Italo-Canadians, Order of	400	....	....	....	....	....	400
Jewish National Workers' Alliance	3,800	400	....	....	200	....	4,000
Lutheran Brotherhood	12,000	....	....	....	....	....	12,000
Maccabees	518,050	125,000	14,608	2,630	47,000	15,854	592,174
Reliable Life Insurance Society	430,000	157,000	14,800	....	105,000	1,400	495,400
Royal Arcanum	33,000	11,000	....	....	3,000	4,000	37,000
Slovene National Benefit Society	20,000	....	....	....	1,500	....	18,500
Sons of Scotland Benevolent Ass'n	72,460	81,750	1,718	1,000	6,500	....	148,428
Ukrainian National Ass'n	199,750	120,250	31,789	....	40,639	....	311,150
Ukrainian Workingmen's Ass'n	37,950	57,600	....	250	4,100	250	90,950
Union St. Joseph du Canada	1,375,746	652,855	27,815	2,735	267,640	33,022	1,753,019
Women's Benefit Ass'n	83,852	19,750	....	3,286	4,594	2,000	93,722
Totals	4,918,328	2,052,735	721,674	11,399	861,899	144,579	6,674.860

TABLE IX. FRATERNAL SOCIETIES EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1944

SOCIETIES	NUMBER AT END OF 1943	NUMBER NEW ISSUED	NUMBER REVIVED	TERMINATED BY DEATH	TERMINATED BY LAPSE	TERMINATED BY EXPIRY	OTHER DEDUCTIONS	NUMBER AT END OF 1944
Aid Association for Lutherans	6		...					6
Alliance Nationale	115	7	10	3	33	1	2	93
Artisans, La Societe des Canadiens-Francais	571	22	13	7	25		9	565
Associated Canadian Travellers	183	110	19		52		...	260
Canadian Order of Foresters	5,501	82	15	131	250			5,217
Canadian Woodmen of the World	608	52	3	7	67			589
Commercial Travellers Mutual Accident Ass'n	1,571	203	75	14	116	17	5	1,697
Catholic Mutual Benefit Association	13		...			1		12
Independent Order of Foresters	4,537	110	171	12	433			4,373
Italo-Canadians, Order of	172	21			31			162
Jewish National Workers' Alliance	538	66	11	4	21			590
Maccabees	987	218	14	5	83	2		1,129
Ministers' Life and Casualty Union	1,180	125	21	15	36	18	10	1,247
Reliable Life Insurance Society	1,173	107	30	27	133		4	1,146
Slovene National Benefit Society	67	1	....	...	1			67
Sons of England Benefit Society	7,399	165	...	212	377			6,975
Sons of Scotland Benevolent Ass'n	79	...	....	....	1			78
Union St. Joseph du Canada	1,356	36	24	21	62		15	1,318
United Commercial Travelers of America	1,395	259	57	17	126			1,568
Workmen's Circle	316	...	1	7	1		1	308
TOTALS	27,767	1,584	464	482	1,848	39	46	27,400

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Acadia	52,732	44,771	21,521	48.07
Aetna Insurance	328,831	237,612	117,119	49.29
Agricultural	98,440	78,983	40,993	51.90
Alliance Assurance	107,538	94,277	51,448	54.57
Alliance Insurance	225,094	205,386	559,791	272.56
American Alliance	21,151	16,306	9,334	57 24
American Central	21,174	19,168	9,925	51.78
American Equitable	124,830	93,649	45,590	48.68
American Home Fire	30,720	22,506	10,790	47.94
American Insurance	52,781	48,795	21,345	43.74
Anglo-Scottish	44,760	42,719	21,922	51.32
Atlas	123,031	108,622	50,594	46.58
Automobile Insurance	....	....	....	.....
Baloise	33,723	27,958	17,314	61.93
Bankers & Shippers	39,204	36,162	15,058	41.64
Beaver Fire	12,083	9,647	3,020	31.31
Bee	25,517	23,190	21,329	91.97
Boston Insurance	9,027	6,758	541	8.01
British America	174,497	136,941	74,389	54.32
British Canadian	17,349	19,436	8,847	45.52
British Crown	129,119	119,583	55,754	46.62
British Empire	32,722	29,793	14,672	49.25
British & European	10,587	9,584	4,963	51.78
British General	26,467	23,960	12,409	51.79
British Law	12,543	8,371	2,063	24.64
British Northwestern	56,818	49,870	22,604	45.33
British Oak	19,198	15,612	7,072	45.30
British Traders	100,551	77,551	46,125	59.48
Caledonian American	12,876	12,074	5,979	49.52
Caledonian Insurance	88,704	76,865	48,960	63.70
California Insurance	10,587	9,584	4,963	51.78
Camden	29,029	23,086	14,308	61.98
Canada Accident & Fire	58,228	52,711	27,299	51.79
Canada Security	54,356	46,642	31,502	67.54
Canadian Alliance	8,447	4.736	7,064	149.16
Canadian Fire	136,448	117,224	66.185	56.46
Canadian General	158,459	137,164	72,566	52.90
Canadian Indemnity	76,478	64,284	27,384	42.60
Canadian Surety	51,402	47,286	22,758	48.13
Car & General	40,562	35,590	17,633	49.54
Casualty Co. of Canada	55,186	51,159	14,845	29.02
Central Insurance	30,352	26,090	15,640	59.95
Central Union	10,310	7,879	2,728	34.62
Century Insurance	74,412	53,672	25,600	47.70
China Fire	14,365	11,079	6,590	59.48
Citizens of New Jersey	4,203	3,890	4,381	112.62
Columbia Insurance of New York	17,577	14,885	7,174	48.20
Commercial Union Assurance	273,136	234,201	120,497	51.45
Connecticut Fire	63,063	55,891	22,210	39.74
Consolidated Fire & Casualty	98,495	90,191	40,318	44.70
Continental Insurance	142,179	115,809	96,584	83.40
Cornhill	56,046	43,869	35,315	80.50
Dominion of Canada General	230,726	206,108	93,151	45.20
Dominion Fire	219,301	191,448	72,364	37.80
Eagle Fire	25,160	20,382	18,533	90.93
Eagle, Star	119,588	116.313	65,737	56.52
Employers' Liability	223.775	189,237	101,031	53.39
Ensign Insurance	42,552	37,797	14,810	39.18
Equitable Fire & Marine	12,613	11,173	4,442	39.76
Essex & Suffolk Equitable	13,800	15,694	5,936	37.82
Eureka-Security	17,009	13,646	7,824	57.34
Excess	25,874	24,052	8,243	34.27
Federal Fire	181,905	171,022	73,615	43.04
Federal Insurance	9,732	9,820	30,982	315.50
Fidelity-Phenix	93,850	77,427	34,221	44.20
Fire Association of Philadelphia	51,020	44,404	28,413	63.99
Fire Insurance of Canada	145,617	137,360	67,559	49.18
Fireman's Fund	86,676	66,217	32,698	49.38
Firemen's Insurance of Newark	87,283	70,538	39,145	55.49
First American Fire	5,992	3,998	3,855	96.42
Fonciere Fire of Paris, France	3,708	5,494	4,937	89.86
General Accident of Canada	79,755	63,399	20,382	32.15
General Accident Fire & Life	154,715	141,653	65,343	46.13
General Security	29,950	20,842	14,901	71.49
Gibraltar Fire & Marine	....	....	....	.....
Girard Fire & Marine	8,270	14,247	7,333	51.47
Glens Falls	78,275	76,941	52,907	68.76
Globe Indemnity of Canada	38,090	32,610	19,550	59 95
Globe & Republic	23	7,200	11,090	154.03
Grain Insurance & Guarantee	....	....	....	.....
Granite State Fire	13,484	16,841	4,769	28.32
Great American Insurance	226.896	172,412	102,559	59 48

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (*Cont'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Guardian Assurance	182,057	164,050	98,110	59.80
Guardian Insurance	29,250	23,956	14,901	62.20
Guildhall	37,677	34,342	16,536	48.15
Halifax Insurance	391,159	337,322	236,309	70.05
Hand-in-hand	40,628	41,339	5,213	12.61
Hanover	56,555	51,939	21,228	40.87
Hartford Fire	283,490	241,912	137,841	56.98
Helvetia Swiss Fire	23,038	24,843	25,888	104.21
Home Assurance of Canada	26,971	15,019	12,760	84.96
Home Fire & Marine	45,751	40,690	14,596	35.87
Home Insurance	859,408	717,793	518,915	72.29
Hudson Bay	47,474	40,809	24,463	59.95
Imperial Assurance	35,155	29,848	14,347	48.07
Imperial Guarantee & Accident	29,737	23,149	8,618	37.23
Imperial Insurance Office	57,941	52,493	31,496	60.00
Insurance of North America	548,698	399,754	405,806	101.51
Jersey Insurance Co. of New York	32,797	26,427	9,757	36.92
Law, Union & Rock	74,897	68,506	33,387	48.74
Legal & General	55,085	51,780	48,265	93.21
Liverpool & London & Globe	345,243	281,349	154,905	55.06
Liverpool–Manitoba	60,704	52,182	31,281	59.95
London Assurance	172,497	164,403	80,815	49,16
London–Canada	55,310	55,259	31,260	56.57
London & County	16,189	15,686	11,952	76.20
London Guarantee & Accident	35,155	29,832	14,347	48.09
London & Lancashire Guar. & Accident	7,716	6,881	2,084	30.29
London & Lancashire	473,857	383,805	189,399	49.35
London & Prov. Marine & General	15,395	14,634	6,039	41.27
London & Scottish	16,436	12,264	2,232	18.20
Lumbermen's Insurance	51,724	47,449	32,502	68.50
Maryland Insurance	6,046	5,678	2,177	38.34
Mercantile	53,456	44,908	18,098	40.30
Merchants Fire of New York	63,526	58,602	24,580	41.94
Merchants Fire	118,297	110,164	45,032	40.88
Merchants & Manufacturers	51,867	43,806	38,949	88.91
Merchants Marine	45,006	40,357	21,405	53.04
Mercury Insurance	25,944	19,096	8,727	45.70
Michigan Fire & Marine	13,641	12,559	6,225	49.57
Monument Insurance	10,904	7,460	6,479	86.85
Motor Union	20,281	17,795	8,816	49.54
National–Ben Franklin	85,845	71,276	32,024	44.93
National Fire of Hartford	70,879	42,816	23,353	54.54
National–Liverpool	30,352	26,091	15,640	59.94
National Provincial	20,281	17,795	8,816	49.54
National Security	41,408	32,884	5,848	17.78
National Union Fire	99,424	91,921	50,421	54.85
Nationale Fire of Paris	39,351	43,588	19,661	45.11
Newark Fire	34,399	28,754	16,818	58.49
New England Fire	3,410	3,140	1,556	49.55
New Hampshire Fire	77,813	61,866	46,057	74.45
New York Fire	46,847	28,262	19,543	69.15
New York Underwriters	49,006	38,465	22,193	57.70
New Zealand Insurance	19,072	13,445	8,650	64.34
Niagara Fire	57,490	29,436	11,596	39.39
North British & Mercantile	245,763	204,770	83,516	40.79
North Empire	35,155	29,848	14,347	48.07
North River	58,896	48,456	33,112	68.33
North West Fire	21,174	19,168	9,925	51.78
Northern Assurance	141,122	119,429	38,390	32.14
Northwestern National	75,072	64,475	28,997	44.97
Norwich Union	384,930	328,846	192,277	58.47
Occidental Fire	51,011	36,671	25,307	69.01
Ocean Accident & Guarantee	58,228	52,712	27,299	51.79
Pacific Coast Fire	28,704	25,656	14,876	57.98
Pacific Fire	7,687	*−1,465*	17,608	.....
Palatine	63,522	57,504	29,783	51.79
Patriotic	39,152	35,904	15,986	44.52
Pearl	142,193	126,374	44,743	35.41
Phenix Fire of Paris, France	13,933	8,948	4,266	47.68
Philadelphia Fire & Marine	20,110	22,469	17,851	79.45
Phoenix Assurance of London	248,752	215,995	115,690	53.56
Phoenix of Hartford	136,450	106,626	45,552	42.72
Pilot	82,999	69,506	33,069	47.58
Pioneer	26,704	22,955	13,760	59.94
Planet	31,829	26,538	12,324	46.44
Providence–Washington	48,964	42,929	18,168	42.32
Provincial Insurance	78,885	62,662	41,615	66.41
Prudential Assurance	408,138	345,386	225,736	65.36
Quebec Fire	21,135	21,806	5,146	23.60
Queen City	47,631	44,338	21,587	48.69
Queen Insurance	137,015	118,493	71,503	60.34
Railway Passengers	32,076	27,190	13,068	48.06

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (*Cont'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Reliance Insurance	31,796	27,111	11,651	42.98
Royal Exchange	142,206	126,729	79,269	62.55
Royal Insurance	462,562	393,099	213,670	54.36
Royal Scottish	33,217	25,469	7,754	30.44
St Paul Fire & Marine	102,821	96,794	56,494	58.37
Scottish Canadian	46,562	42,619	23,325	54.73
Scottish Insurance	45,444	37,449	19,169	51.19
Scottish Metropolitan	63,792	54,548	20,818	38.16
Scottish Union & National	76,186	74,008	23,214	31.37
Sea	66,005	54,973	41,756	75.96
Security Insurance of New Haven	45,920	40,167	17,425	43.38
Security National	6,443	6,161	2,020	32.79
Sentinel Fire	3,410	3,140	1,556	49.55
South British	44,940	34,550	15,598	45.15
Southern Insurance	11,390	9,700	5,048	52.04
Springfield Fire & Marine	163,938	149,664	76,138	50.87
State Assurance	20,281	17,795	8,816	49.54
Sterling	587	2,060	1,425	69 17
Sun Insurance Office	270,629	227,901	128,025	56.18
Svea Fire & Life	4,103	2,047	745	36.39
Switzerland General	27,363	26,842	23,580	87.85
Toronto General	129,648	112,190	59,047	52.63
Travelers Fire	131,742	116,784	39,208	33 57
Union Assurance	100,576	91,048	47,151	51.79
Union Fire, Accident & General	59,213	52,040	34,412	66.13
Union Insurance of Canton	172,374	132,943	79,074	59.48
Union Marine & General	35,155	29,848	14,347	48.07
United Firemen's	17,577	14,924	7,174	48.07
United States Fire	86,070	74,329	43,913	59.08
Urbaine	*−245*	4,057	3,092	.....
Victory Insurance Co. Ltd	73,260	54,579	47,488	87.01
Wellington	202,136	191,878	84,140	43.85
Westchester	31,472	22,007	6,429	29.21
Western Assurance	324,839	273,641	147,592	53.94
World Fire & Marine	25,865	29,540	5,570	18.86
World Marine & General	39,838	27,900	13,188	47.27
Yorkshire	91,770	90,443	78,897	87.23
UNLICENSED INSURERS				
American Reserve	47,045	41,582	35,047	84.28
Canadienne Nationale	14,926	13,853	15,357	110.86
Commercial Union Fire	5,293	4,791	2,481	51.78
General Insurance Co. of America	2,806	1,927	5,440	282.30
Metropolitan Fire Reassurance	33,337	29,138	16,534	56.74
North Eastern	33,890	27,808	16,862	60.64
North Star	*−14,353*	18,376	8,959	48.75
Saskatchewan Mutual Fire	31,630	31,577	23,554	74.59
Totals for 1944	16,946,254	14,465,443	8,537,214	59.02
Totals for 1943	13,616,306	14,025,203	6,489,922	46 27
‡FARMERS' MUTUALS				
Algoma	14,017	14,018	3,921	27 97
Amherst Island	670	811	....	.....
Ayr	26,903	26,402	17,938	67.94
Bay of Quinte	53,686	51,879	36,660	70.66
Bertie and Willoughby	17,881	17,979	7,152	39.78
Blanshard	7,470	7,826	6,227	79 57
Blenheim, North	14,129	13,777	12,276	89 11
Brant County	21,937	20,937	23,108	110.37
Canadian Millers'	21,366	21,758	29,135	133.90
Caradoc	11,622	11,598	4,342	37.44
Clinton	18,776	17,304	6,477	37.43
Culross	10,799	10,837	4,292	39 61
Dereham and West Oxford	11,183	11,348	11,068	97 53
Dorchester, North and South	22,226	21,755	11,761	54 06
Downie	10,651	10,663	8,822	82.73
Dufferin	37,050	36,159	32,698	90.43
Dumfries, North, and Waterloo, South	28,455	26,030	13,323	51.18
Dunwich	14,436	14,349	6,925	48.26
Easthope, South	30,686	32,107	22,831	71.11
Ekfrid	13,695	13,205	7,498	56.78

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‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (*Cont'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
‡FARMERS' MUTUALS	$	$	$	%
Elma	17,494	17,055	13,956	81.83
Eramosa	6,671	6,663	4,827	72.44
Erie	10,229	9,697	1,598	16.48
Farmers' Central	133,836	131,078	89,956	68.63
Farmers' Union	68,170	65,965	23,239	35.23
Formosa	25,245	24,183	11,811	48.84
Germania	27,313	25,501	23,283	91.30
Glengarry	33,082	32,312	15,735	48.70
Grand River	10,750	11,034	3,378	30.61
Grenville Patron	60,408	59,871	50,994	85.17
Grey and Bruce	19,099	19,838	11,998	60.48
†Guelph Township	864	1,660	5	.03
Halton Union	33,247	29,971	18,299	61.06
Hamilton Township	38,557	34,584	21,664	62.64
Hay Township	16,209	15,792	13,123	83.10
Hopewell Creek	4,353	4,306	7,198	167.16
Howard	39,384	36,487	14,548	39.87
Howick	40,209	38,747	25,301	65.30
Kent and Essex	93,989	88,296	43,965	49.79
Lambton	52,742	48,778	32,151	65.91
Lanark County	87,596	87,118	49,262	56.55
Lennox and Addington	25,651	24,934	11,915	47.79
Lobo	9,810	8,176	10,891	133.21
London Township	13,043	12,287	12,274	99.90
McGillivray	3,563	3,645	2,444	67.05
McKillop	17,412	17,294	11,719	67.76
Maple Leaf	73,086	65,657	45,245	68.91
Nissouri	36,388	33,289	20,301	60.98
Norfolk	14,116	13,334	4,853	36.40
North Kent	27,038	23,120	10,590	45.80
Oneida	4,404	4,241	2,487	58.64
Ontario Threshermen's	16,722	16,618	4,759	28.64
Otter	30,352	29,317	26,475	90.31
Peel County	83,232	78,891	52,844	66.98
Peel and Maryborough	35,240	34,911	28,254	80.93
Prescott	16,136	15,451	5,355	34.66
Puslinch	4,847	5,185	489	9.43
Saltfleet and Binbrook	8,310	8,427	1,761	20.90
Southwold	9,527	9,445	13,239	140.17
Townsend	11,993	11,922	7,181	60.23
Usborne and Hibbert	25,235	24,864	10,865	43.70
Walpole	10,958	10,631	4,442	41.78
Waterloo, North	130,494	126,400	64,107	50.72
Wawanosh, West	34,841	34,482	17,503	50.76
Westminster Township	12,099	12,081	12,215	101.11
Williams, East	14,718	14,065	9,808	69.73
Yarmouth	21,209	20,626	7,337	35.57
TOTALS FOR 1944	1,897,509	1,828,971	1,142,098	*62.44
TOTALS FOR 1943	1,806,690	1,748,717	924,817	52.89
OTHER MUTUALS				
Central Manufacturers'	47,331	38,318	41,085	107.22
Hardware Dealers'	179,573	171,293	64,516	37.66
Indiana Lumbermen's	31,749	32,160	35,164	109.34
Lumber Mutual	33,495	34,823	23,761	68.23
Lumbermen's Mutual	17,081	19,917	23,289	116.93
Mill Owners'	103,327	98,902	72,363	73.17
Mutual Implement & Hardware	187,821	174,678	64,581	36.97
National Retailers	55,311	55,477	55,232	99.56
Northwestern Mutual	207,644	199,630	102,854	51.52
Pennsylvania Lumbermen's	26,320	28,556	24,958	87.40
United Mutual	74,265	68,745	31,018	45.12
TOTALS FOR 1944	963,917	922,499	538,821	58.41
TOTALS FOR 1943	947,342	919,113	349,872	38.07

‡In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

*Ratio of management expense (including adjustment of losses) to net premiums earned—21.46%.

†Reinsured by Dumfries, North, and Waterloo, South., June 1st, 1945.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (*Cont'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
CASH MUTUALS	$	$	$	%
(Without Share Capital)				
Economical	345,115	303,504	150,336	49.53
Gore District	379,234	358,444	182,668	50.96
Millers' National	58,901	51,566	28,227	54.74
Perth	161,094	153,382	72,898	47.53
Portage La Prairie	29.279	27,545	8,764	31.82
Waterloo	281,528	273,705	108,611	39.68
Wawanesa	508,922	495,711	307,037	61.94
Totals for 1944	1.764,073	1.663,857	858,541	51.60
Totals for 1943	1,644,351	1.659.134	664,365	40.04
CASH MUTUALS				
(With Share Capital)				
Canadian Mercantile	83,752	71,034	48,709	68.57
Commerce Mutual	169,489	151,586	104,888	69.19
Equitable Fire Insurance Co.	135,891	127,613	95,686	74.98
Missisquoi & Rouville	20,780	21,288	16,549	77.74
Stanstead & Sherbrooke	155,424	130,854	72,130	55.12
Totals for 1944	565,336	502,375	337,962	67.27
Totals for 1943	499,115	449,882	401,684	89.29
RECIPROCAL EXCHANGES				
Affiliated Underwriters	31,557	27,844	153,284	550.51
American Exchange Underwriters	12,761	7,595	5,202	68.49
Canadian Reciprocal Underwriters	12,313	8,810	2,431	27.59
Canners Exchange Subscribers	32,142	30,496	....	.....
Fireproof Sprinklered	2,512	3,581	....	.....
Individual Underwriters	38,037	25,248	13,306	52.70
Lumbermen's Underwriting Alliance	61,475	61,774	4,094	6.63
Metropolitan Inter-Insurance	23,978	18,517	9,476	51.17
New York Reciprocal Underwriters	22,939	16,396	6,530	39.83
Underwriters Exchange	4,336	1,420	23	1.62
Warner Reciprocal Insurers	1,472	1,651	....	.....
Totals for 1944	243,522	203,332	194,346	95.58
Totals for 1943	198,456	218,293	57,335	26.27
NON-MARINE UNDERWRITERS AT LLOYD'S				
1944	278,803	302,600	112,590	37.21
1943	276,775	469,633	241,783	51.48

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (*Cont'd*)

ASSOCIATED NEW ENGLAND FACTORY MUTUALS

Companies	Net Amount at Risk	Premium Deposits Written					Net Premium Deposits Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premium Deposits Earned	Net Losses Incurred Per $100,000 at Risk
		Gross	Reinsurance Ceded	Returned to Policyholders		Net				
				On Cancelled Policies	On Expired Policies					
	$	$	$	$	$	$	$	$	%	$
Arkwright Mutual	48,574,780	151,436	7,927	33,780	84,891	24,838	61,715	25,154	40.76	51.78
Blackstone Mutual	62,313,436	320,100	145,151	49,379	87,180	38,390	36,350	33,864	93.16	54.35
Boston Manufacturers'	59,934,684	159,305	17,885	21,422	85,693	34,304	55,964	33,029	59.02	55.11
Cotton & Woollen Manufacturers'	33,287,861	103,802	11,243	11,408	61,547	19,603	32,632	10,332	31.66	31.04
Fall River Mutual	15,437,747	41,033	4,607	5,518	22,072	8,836	14,415	8,507	59.01	55.11
Firemen's Mutual	81,954,470	417,994	207,457	34,795	91,550	84,191	75,982	32,091	42.24	39.15
Manufacturers' Mutual	195,342,281	749,343	62,774	119,817	472,112	94,639	152,130	76,261	50.13	39.04
Philadelphia Manufacturers'	17,467,996	63,807	18,154	6,353	24,776	14,524	14,487	9,153	63.18	52.40
Protection Mutual	19,003,917	92,766	6,669	15,156	59,659	11,281	15,367	8,880	57.79	46.73
What Cheer Mutual	32,355,755	179,451	22,777	18,150	122,059	16,465	22,615	11,993	53.03	37.00
Worcester Manufacturers' Mutual	15,437,747	41,033	8,714	5,518	17,966	8,836	14,415	8,507	59.01	55.10
Totals for 1944	581,110,674	2,320,070	513,358	321,296	1,129,505	355,907	496,072	257,771	51.96	44.36
Totals for 1943	570,882,359	2,730,678	598,692	457,163	1,254,925	419,896	271,243	87,777	32.36	15.37

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (*Concl'd*)

Class	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned	The Same Ratio for 1943
RECAPITULATION	$	$	$	%	%
Joint Stock Companies	16,946,254	14,465,443	8,537,214	59.02	46.27
Mutual Insurance Corporations:					
(a) Farmers' Mutuals	1,897,509	1,828,971	1,142,098	62.44	52.89
(b) Associated New England Factory Mutuals	355,907	496,072	257,771	51.96	32.36
(c) Other Mutuals	963,917	922,499	538,821	58.41	38.07
Cash Mutual Insurance:					
(a) Without Share Capital	1,764,073	1,663,857	858,541	51.60	40.04
(b) With Share Capital	565,336	502,375	337,962	67.27	89.29
Reciprocal Exchanges	243,522	203,332	194,346	95.58	26.27
Lloyd's	278,803	302,600	112,590	37.21	51.48
TOTALS FOR 1944	23,015,321	20,385,149	11,979,343	58.76	.....
TOTALS FOR 1943	19,408,931	19,761,218	9,217,555	46.64	.....

NOTE.—Net losses incurred do not include adjustment expenses.

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1944

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premium Earned
JOINT STOCK	$	$	$	%
Aetna Insurance	.....	.....	.....	.....
Agricultural	2,393	2,032	.....	.....
Alliance Assurance	.....	.....	.....	.....
Alliance Insurance	2,670	2,594	523	20.16
American Alliance	784	768	265	34.51
American Automobile Fire	129,307	125,538	48,762	38.84
American Automobile Insurance	359,277	353,453	140,358	39.71
American Central	.....	.....	.....	.....
American Home Fire	.....	.....	.....	.....
American Insurance	2,981	2,638	1,629	61.75
Anglo-Scottish Insurance	15,743	14,990	3,967	26.46
Arex Indemnity	10,009	9,930	24,481	246.54
Atlas Assurance	48,307	56,996	66,776	117.16
Boston	.....	.....	.....	.....
British America Assurance	179,824	172,073	99,564	57.86
British Canadian	43,138	38,903	39,709	102.07
British & European	.....	.....	.....	.....
British Empire	79,634	73,517	99,718	135.64
British General	23,741	23,800	10,026	42.13
British Law	4,223	4,120	475	11.53
British Oak	25,700	28,353	20,565	72.53
British Traders	62,282	61,296	32,323	52.73
Caledonian Insurance	18,267	18,447	2,507	13.59
Camden	1,239	1,757	2,066	117.59
Canada Accident & Fire	68,254	68,426	28,824	42.12
Canada Security	60,622	57,372	57,999	101.09
Canadian Fire Insurance	140,273	131,263	71,016	54.10
Canadian General Insurance	109,440	106,406	45,088	42.37
Canadian Indemnity	163,858	155,657	40,689	26.14
Canadian Surety	78,971	76,067	36,986	48.62
Car & General	4,814	5,021	547	10.89
Casualty Co. of Canada	105,957	101,339	31,698	31.28
Century Insurance	16,097	15,328	3,968	25.89
China Fire	.....	.....		.....
Commercial Union	38,579	38,633	16,291	42.17
Consolidated Fire & Casualty	116,819	115,459	41,332	35.89
Continental Casualty	1,211	1,254	1,136	90.59
Continental Insurance	.....	.....	.....	.....
Cornhill	46,042	41,946	16,342	38.96
Dominion of Canada General	442,152	436,835	151,825	34.76
Dominion Fire	22,425	21,814	9,831	45.07

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1944 (*Cont'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	$	$	$	%
Eagle Fire	2,602	2,508	617	24.60
Employers' Liability	261,338	259,772	102,366	39.41
Employers' Reinsurance	45,970	48,575	21,171	43.58
Federal Fire	6,011	6,010	2,203	36.66
Federal Insurance	38,885	36,517	20,325	55.66
Fidelity & Casualty of New York	....	....	....	....
Fidelity of Canada	81,050	80,934	70,498	87.11
Fidelity-Phenix	39,613	54,357	24,569	45.20
Fire Association of Philadelphia	566	670	219	32.69
Firemen's of Newark	....	....	....	....
General Accident	419,407	416,963	200,377	48.06
General Accident, Fire & Life	183,864	178,532	85,420	47.85
General Exchange	69,204	78,282	35,504	45.35
General Security	29,621	28,640	7,657	26.74
Glens Falls	35,630	42,078	17,932	42.62
Globe Indemnity	102,144	98,979	31,327	31.65
Great American Indemnity	16,630	16,710	7,779	46.55
Great American Insurance	7,588	7,472	2,385	31.92
Guardian Assurance	149	275	....	....
Guardian Insurance of Canada	121,321	118,509	77,605	65.48
Guildhall Insurance	76,487	71,934	51,051	70.97
Halifax Insurance	488,714	456,111	279,043	61.18
Hand-in-Hand	5,469	5,603	1,682	30.02
Hartford Accident & Indemnity	94,630	93,322	64,132	68.72
Hartford Fire	15,724	15,260	6,559	42.98
Home Assurance of Canada	34,330	23,319	7,251	31.09
Home Fire & Marine	....	....	....	....
Home Insurance	72,526	72,792	31,830	43.73
Imperial Guarantee & Accident	91,555	84,481	48,509	57.42
Imperial Insurance Office	14,126	12,987	13,474	103.75
Indemnity Insurance of North America	25,025	23,255	44,913	193.13
Insurance Co. of North America	9,202	8,186	4,363	53.30
Jersey Insurance	....	....	....	....
Law, Union & Rock	9,988	9,023	1,108	12.28
Legal & General	....	....	....	....
Liverpool & London & Globe	54,541	52,965	17,260	32.59
Liverpool-Manitoba	10,877	10,539	3,432	32.56
London Assurance	32,925	33,550	8,849	26.38
London-Canada	32,403	29,450	21,178	71.91
London & County	1,027	980	80	8.16
London Guarantee & Accident	91,465	86,795	58,583	67.50
London & Lancashire Guar. & Accident	44,714	44,284	24,016	54.23
London & Lancashire	30,081	29,686	12,715	42.83
London & Provincial Marine & General	12,235	11,889	6,293	52.93
London & Scottish	4,228	4,190	1,941	46.32
Marine Insurance	569	832	52	6.25
Maryland Casualty	27,046	24,586	16,818	68.40
Mercantile Insurance	....	....	....	....
Merchants Fire	24,309	26,484	13,763	51.97
Merchants Marine	6,293	5,836	2,624	44.96
Mercury	2,642	2,713	*−278*	....
Metropolitan Casualty	214,733	206,023	95,998	46.60
Michigan Fire & Marine	....	....	....	....
Monument Insurance	6,609	6,030	1,209	20.05
Motor Union Insurance	36,015	33,653	15,360	45.64
National-Ben Franklin	57,984	57,501	27,747	48.25
National Fire of Hartford	....	....	....	....
National Union Fire	13,536	12,959	3,549	27.39
Newark Fire	8,592	8,319	2,982	35.85
New Hampshire Fire	2,013	2,341	620	26.48
New York Underwriters	1,513	1,378	691	50.15
New Zealand Insurance	12,077	9,694	8,184	84.42
Niagara Fire	....	....	....	....
North British & Mercantile	47,732	46,436	17,118	36.86
Northern Assurance	111,296	109,909	44,810	40.77
Northwest Casualty	87,742	89,039	34,953	39.26
Northwestern National	3,890	3,661	1,211	33.08
Norwich Union Fire	197,264	189,181	97,541	51.56
Occidental Fire	10,518	9,715	2,088	21.49
Ocean Accident & Guarantee	133,541	133,986	56,396	42.09
Pacific Coast Fire	15,390	14,654	3,967	27.07
Palatine Insurance	14,838	14,874	6,267	42.13
Patriotic Assurance	3,311	3,456	156	4.51
Pearl	92,851	93,212	31,806	34.12
Phenix Fire of Paris	402	425	....	....
Phoenix Assurance	48,758	48,254	17,149	35.54
Pilot	549,008	539,739	185,678	34.40
Providence-Washington	5,103	5,154	4,568	88.63
Provincial Insurance	44,200	42,893	18,886	44.03
Prudential Assurance	146,672	138,306	76,854	55.57
Queen	10,368	10,048	3,578	35.61

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1944 (*Concl'd*)

Companies	Net Premiums Written	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned
JOINT STOCK	$	$	$	%
Railway Passengers	20,313	21,570	8,772	40.67
Royal Exchange	26,954	26,236	18,266	69.62
Royal Insurance	129,919	126,208	36,132	28.63
St. Paul Fire & Marine	9,338	8,758	2,111	24.10
St. Paul Mercury Indemnity	19,495	21,374	23,386	109.41
Scottish Insurance	3,006	1,517	522	34.41
Scottish Metropolitan	35,117	34,437	13,005	37.76
Scottish Union & National	52,830	49,023	41,432	84.52
Security Insurance of New Haven	2,333	2,344	990	42.24
Sentinel Fire	.....	.....	...	...
Southern	5,248	5,052	1,322	26.17
Springfield Fire & Marine	......	....	...	...
Sun Insurance Office	34,804	33,671	23,428	69.58
Svea Fire & Life	147	159	..	....
Toronto General	89,541	87,058	36,958	42.45
Travelers Fire	23,390	23,902	7,367	30.82
Travelers Indemnity	188,972	171,125	56,595	33.07
Travellers Insurance	......	......	....	.
Union Assurance	17,806	17,850	7,522	42.14
Union Fire, Accident & General	24,305	24,711	6,594	26.68
Union of Canton	115,666	113,834	60,029	52.73
Union, Marine & General	23,963	23,103	15,224	65.90
United States Fidelity & Guaranty	267,954	254,484	162,229	63.75
United States Fire	......	....	.	
United States Guarantee	15,904	17,968	7,513	41.81
Wellington Fire	173,493	170,127	58,933	34.64
Western Assurance	300,586	281,239	192,003	68.27
Westminster Fire Office	....	....	....	..
World Fire & Marine	....	....	....	...
World Marine & General	43,782	43,288	20,062	46.35
Yorkshire Insurance	57,171	55,549	24,069	43.33
Zurich General Accident & Liability	289,876	275,832	229,939	83.36
MUTUALS				
Canadian Mercantile	8,010	4,959	427	8.61
Central Manufacturers'	2,009	1,976	479	24.24
Commerce Mutual	6,530	3,737	313	8.38
Economical Mutual	269,052	262,190	83,333	31.78
Gore District	104,177	94,316	32,303	34.25
Hardware Dealers'	1,447	1,338	130	9.72
Indiana Lumbermen's	....	....	....	....
Liberty Mutual	10,975	12,420	3,634	29.26
Lumbermen's Mutual Casualty	371,136	360,518	123,218	34.18
Lumbermen's Mutual Insurance	.....	....	...	...
Mutual Implement & Hardware	1,447	1,338	130	9.72
National Retailers	81,968	69,865	16,826	24.08
Northwestern Mutual	1,260	1,664	108	6.49
State Farm Mutual	102,837	97,572	40,094	41.09
United Mutual Fire	3,559	3,372	966	28.65
Wawanesa Mutual	216,924	221,271	68,933	31.15
OTHER				
General Ins. Co. of America (Unlicensed)	58	58	...	....
General Reinsurance (Unlicensed)	22,334	21,380	5,365	25.09
North Star Reinsurance (Unlicensed)	800	502	20	3.98
Affiliated Underwriters (Reciprocal Exch.)	6,367	6,462	3,383	52.35
Non-Marine Underwriters at Lloyd's	988,007	1,010,090	390,741	38.68
TOTALS FOR 1944	11,246,523	10,977,147	5,180,653	47.19
TOTALS FOR 1943	10,535,991	11,275,704	4,709,411	41.77

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT—PERSONAL

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Aetna Life	1,718	41	2.39
Alliance Assurance	.....	......	....
Anglo-Scottish	26,055	11,218	43.06
Atlas Assurance	848	.....	..
British Aviation	2,566	.....	....
British America	10,826	2,485	22.95
British Canadian	3,752	365	9.73
British Empire	4,864	1,720	35.36
British North Western	2,708	1,941	71.68
Canada Accident & Fire	11,345	1,321	11.64
Canada Security	2,971	1,224	41.20
Canadian Fire	958	401	41.86
Canadian General	15,721	5,075	32.28
Canadian Indemnity	1,466	1,023	69.78
Car & General	188	.....	....
Casualty Co. of Canada	21,502	3,419	15.90
Century Insurance	9,896	4,337	43.83
Commercial Union	4,383	3,201	73.03
Confederation Life	5,821	.....	...
Consolidated Fire & Casualty	654	*−238*	....
Continental Casualty	495,632	113,704	22.94
Dominion of Canada General	89,632	18,646	20.80
Dominion Fire	....	....	.....
Employers' Liability	102,984	27,592	26.79
Employers' Reinsurance	6,309	1,972	31.26
Fidelity Insurance Co. of Canada	2,402	1,310	54.54
Fidelity & Casualty of N.Y.	92	....	.....
General Accident of Canada	32,337	9,342	28.89
General Accident Fire & Life	18,561	5,343	28.79
General Security	3,697	687	18.58
Globe Indemnity	17,031	7,492	43.99
Great American Indemnity	545	85	15.60
Great-West Life	16,689	5,374	32.20
Guardian Insurance of Canada	24,498	6,755	27.57
Guildhall	3,678	851	23.14
Halifax Insurance	15,244	7,003	45.94
Hartford Accident & Indemnity	3,623	1,482	40.91
Hudson Bay	......	......	.....
Imperial Guarantee & Accident Co.	58,509	10,937	18.69
Imperial Insurance Office	2,769	638	23.04
Indemnity Insurance of North America	11,882	410	3.45
Law, Union & Rock	4,733	669	14.13
Legal & General	1,520	80	5.26
Liverpool & London & Globe	1,892	832	43.97
London Guarantee & Accident	52,447	49,875	95.10
London & Lancashire Guarantee & Accident	10,699	4,045	37.81
London Assurance	2,157	1,310	60.73
London & Provincial	1,595	552	34.61
London & Scottish	123	....	.....
Maryland Casualty	3,699	2,585	69.88
Metropolitan Casualty	4,731	*−490*	....
Motor Union	521	70	13.44
North American Accident	315	79	25.08
North British & Mercantile	7,944	639	8.04
Northern Assurance	3,187	822	25.79
Norwich Union	17,467	1,495	8.56
Occidental Fire	748	250	33.42
Occidental Life	331	......	.....
Ocean Accident & Guarantee	44,379	30,291	68.26
Pearl Assurance	4,399	2,262	51.42
Phoenix Assurance	9,096	3,250	35.73
Pilot	.....	.....	.....
Protective Association	5,614	4,540	80.87
Prudential Assurance	11,904	5,093	42.78
Railway Passengers	11,113	1,689	15.20
Royal Exchange	1,273	*−86*	....
Royal Insurance	17,966	7,531	41.92
Scottish Metropolitan	1,126	.....	.....
Sun Insurance Office	14,649	4,388	29.95
Toronto General	12,863	4,152	32.28
Travelers Insurance	168,170	28,144	16.74
Union Assurance Society	3,271	441	13.48
Union of Canton	15,336	6,563	42.79
Union Marine	2,795	836	29.91
U.S. Fidelity & Guarantee	8,178	3,048	37.27
Wellington Fire	406	....	.....
Western	42,563	19,133	44.95
World Marine & General	885	767	86.67

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT—PERSONAL (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Yorkshire	16,765	4,739	28.27
Zurich	8,708	3,878	44.53
MUTUALS			
Lumbermen's Mutual Casualty	62,420	14,238	22.81
Metropolitan Life	113,945	52,419	46.00
Prudential Insurance	1,245	*−11*	....
State Farm Mutual	1,616	....	.....
OTHER			
General Reinsurance Corp. (Unlicensed)	441	63	14.29
Lloyd's	127,592	*−1,898*	....
Totals for 1944	1,857,183	515,439	27.75
Totals for 1943	1,666,320	555,246	33.32

ACCIDENT—PUBLIC LIABILITY

JOINT STOCK			
Anglo-Scottish	2,471	*−3,269*	.....
Arex Indemnity	1,671	*−217*	.....
Atlas Assurance	5,760	789	13.70
British America	12,653	8,859	70.02
British Canadian	663	*−301*	....
British Empire	2,128	*−712*	.....
British Northwestern Fire	3,161	287	9.08
Canada Accident	8,955	*−407*	.....
Canada Security	4,319	106	2.45
Canadian Fire	8,012	7,313	91.28
Canadian General	49,185	4,043	8.22
Canadian Indemnity	68,137	23,458	34.43
Canadian Surety	17,800	*−698*	.....
Car & General	8,103	18,041	222.65
Casualty Co. of Canada	15,053	7,163	47.59
Century	1,368	....	....
Commercial Union	1,621	*−341*	.....
Consolidated Fire	936	*−1,038*	.....
Continental Casualty	21,801	7,537	34.57
Dominion of Canada General	37,346	8,905	23.84
Employers' Liability	125,783	44,833	35.64
Employers' Reinsurance	9,073	*−5,000*	.....
Federal Fire	3,108	67	2.16
Fidelity Casualty of N.Y.	797	....	....
Fidelity Insurance of Canada	29,751	*−3,375*	.....
General Accident of Canada	112,917	20,942	18.55
General Accident Fire & Life	17,872	6,454	36.11
General Security	2,884	557	19.31
Globe Indemnity	26,400	*−831*	....
Great American Indemnity	3,319	*−11,648*	....
Guardian Insurance Co. of Canada	13,076	4,447	34.01
Guildhall	3,156	333	10.55
Halifax Insurance	25,769	7,751	30.08
Hartford Accident & Indemnity	20,913	52,273	249.95
Imperial Guarantee & Accident	12,636	7,710	61.02
Imperial Insurance Office	1,646	*−513*	....
Indemnity of North America	63,973	12,592	19.68
Law, Union & Rock	681	439	64.46
Legal & General	1,317	55	4.18
Liverpool & London & Globe	2,895	*−91*	.....
London Guarantee & Accident	26,111	8,681	33.25
London Lancashire Guarantee & Accident	9,080	2,253	24.81
London Assurance	1,764	201	11.39
London & Provincial	619	*−2,156*	.....
London & Scottish	505	43	8.51
Maryland Casualty	5,519	4,647	84.20
Metropolitan Casualty	76,804	11,388	14.83
Motor Union	282	....	.....
New Zealand Insurance	120	..	.....
North British & Mercantile	8,769	591	6.74
Northern Assurance	18,916	5,383	28.46
Northwest Casualty	573	..	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT—PUBLIC LIABILITY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Norwich Union	21,163	9,264	43 77
Occidental Fire	223	15	6.73
Ocean Accident & Guarantee	17,217	5,521	32.07
Pearl	31,480	4,187	13.30
Phoenix of London	10,337	907	8.77
Pilot	6,431	8,095	125.87
Prudential Assurance	34,016	6,651	19.55
Railway Passengers	1,245	29	2.33
Royal Exchange	10,556	4,868	46.12
Royal Insurance	25,205	*−786*	
Scottish Metropolitan	692	1,794	259 25
Sun Insurance Office	4,128	*−245*	...
Toronto General	40,242	3,881	9 64
Travelers Indemnity	4,129	230	5 57
Travelers Insurance	29,656	6,027	20 32
Union Assurance Society	1,829	69	3 77
Union of Canton	114,688	48,267	42.09
Union Marine	20,418	7,367	36 08
United States Fidelity	66,607	27,071	40.64
United States Guarantee	665	....	..
Wellington Fire	714	23	3 22
Western	22,932	3,050	13.30
World Marine & General	13,864	4,856	35 03
Yorkshire	6,391	889	13.91
Zurich	39,104	*−2,710*	....
CASH MUTUALS			
Economical	11,707	3,735	31 90
Gore District	8,194	1,897	23.15
Wawanesa	2,978	2,313	77 67
MUTUALS			
Liberty Mutual	3,346	229	6 84
Lumbermen's Mutual Casualty	7,146	*−806*	.
OTHER			
General Reinsurance Corp. (Unlicensed)	5,023	....	
Lloyd's	120,366	9,793	8.14
Totals for 1944	1,580,863	404,025	25.56
Totals for 1943	1,546,649	533,831	34.52

ACCIDENT—EMPLOYERS' LIABILITY

Alliance Assurance	....	....	....
Anglo-Scottish	2,341	1,175	50.19
Arex Indemnity	2,339	188	8.04
Atlas Assurance	4,690	1,495	31.88
British America	2,522	1,290	51.15
British Canadian	342	144	42.11
British Empire	686	144	20.99
British Northwestern	1,576	613	38.90
Canada Accident	2,483	378	15.22
Canada Security	2,371	2,632	111.01
Canadian Fire	2,120	18	.85
Canadian General	8,950	3,155	35.25
Canadian Indemnity	7,012	232	3.31
Canadian Surety	1,666	13	.78
Car & General	678	....	....
Casualty Co. of Canada	1,081	13	1.20
Century Insurance	319	100	31.35
Commercial Union Assurance Co.	879	526	59.84
Continental Casualty	3,174	......	....
Dominion of Canada General	1,754	692	39.45
Employers' Liability	51,367	32,127	62.54
Employers' Reinsurance	2,386	......	.....
Fidelity & Casualty of N.Y.	1,391	......	.....
Fidelity Insurance Co. of Canada	4,782	3,751	78.44
General Accident of Canada	54,059	22,887	42.34

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT—EMPLOYERS' LIABILITY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
General Accident Fire & Life	2,083	1,033	49.59
General Security	355	....	.....
Globe Indemnity	8,135	1,668	20.50
Gore District Mutual	303	....	.....
Great American Indemnity	1,038	172	16.57
Guardian Insurance of Canada	20,892	4,959	23.74
Guildhall	307	451	146.91
Halifax Insurance	11,483	6,037	52.57
Hartford Accident & Indemnity	13,849	17,916	129.37
Imperial Guarantee & Accident	1,472	*−1,489*	.....
Imperial Insurance Office	105	....	.....
Indemnity Insurance of North America	8,435	1,871	22.18
Law, Union & Rock	173	*−1,818*	.....
Liberty Mutual	1,866	8	.43
Liverpool & London & Globe	899	185	20.58
Lloyd's	76,880	18,550	24.13
London Assurance	80	....	.....
London Guarantee & Accident	116,554	89,614	76.89
London & Lancashire Guarantee & Accident	3,271	495	15.13
London & Provincial	67	....	.....
London & Scottish	95	46	48.42
Lumbermen's Mutual Casualty	1,450	737	50.83
Maryland Casualty	6,964	3,239	46.51
Metropolitan Casualty	13,601	9,149	67.27
North British & Mercantile	3,335	565	16.94
Northern Assurance	11,239	9,392	83.57
Norwich Union	5,942	3,924	66.04
Occidental Fire	....	....	.....
Ocean Accident & Guarantee	6,788	2,592	38.19
Pearl	2,087	....	.....
Phoenix of London	1,894	251	13.25
Pilot	....	....	.....
Prudential Assurance	10,567	7,249	68.60
Railway Passengers	1,036	2,589	249.90
Royal Exchange	648	10	1.54
Royal Insurance	9,140	1,607	17.58
Scottish Metropolitan	773	234	30.27
Sun Insurance Office	527	....	.....
Toronto General	7,323	1,867	25.50
Travelers Insurance	16,007	16,285	101.74
Union Assurance Society	434	54	12.44
Union of Canton	15,000	6,337	42.25
Union Marine	2,274	815	35.84
United States Fidelity	24,185	14,869	61.48
Wawanesa Mutual	292	37	12.67
Western	4,886	1,438	29.43
World Marine & General	9,440	8,806	93.28
Yorkshire	1,829	1,098	60.03
Zurich	10,933	745	6.81
General Reinsurance Corp. (Unlicensed)	751	....	.....
Totals for 1944	598,655	305,160	50.97
Totals for 1943	472,957	221,952	46.93

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK			
Aetna Life	852,869	773,555	90.70
Casualty Company of Canada	....	....	.....
Confederation Life	363,143	286,559	78.91
Dominion of Canada General	1,550	....	.....
Economical Mutual	70,492	25,097	35.60
General Accident of Canada	8,343	2,249	26.96
General Accident Fire & Life	1,042	*−42*	....
Great-West Life Assurance	110,110	76,464	69.44
Halifax Insurance	194	271	139.69
Imperial Insurance Office	......	13	.....
Lloyd's	386	594	153.89
London Guarantee & Accident	.....	.....	.....
London Life	859,353	617,598	71.87
London & Provincial	990	....	.....
Loyal Protective Life Insurance	216,445	60,581	27.99
Maryland Casualty	817	2,673	327.17
Metropolitan Life (Mutual)	1,244,965	1,095,993	88.03
Mutual Benefit H. &A. (Mutual)	954,127	408,426	42.81
Mutual Life of Canada	211,076	144,829	68.61

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

ACCIDENT AND SICKNESS COMBINED (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
North American Accident	6,628	1,247	18.81
North British & Mercantile	49,371	24,363	49.35
Occidental Life	14,710	12,755	86.71
Phoenix of London	....	....	.....
Pilot Insurance	1,512	156	10.32
Protective Association	198,695	140,054	70.49
Prudential Assurance	210	....	.....
Prudential Insurance (Mutual)	65,041	49,321	75.83
Sun Insurance Office	189	45	23.81
Toronto General	....	....	....
Travelers Insurance	217,215	170,359	78.43
Union Marine & General	....	....	.....
Yorkshire	4,648	468	10.07
Zurich General Accident	485,337	361,938	74.57
TOTALS FOR 1944	5,939,458	4,255,566	71.65
TOTALS FOR 1943	4,256,828	3,496,747	82.14
AIRCRAFT			
Aetna Insurance	2,142	857	40.01
Automobile Insurance	2,141	729	34.05
British America	498	143	28.71
Continental Insurance	....	....	.....
Fidelity & Casualty of N.Y.	210	....	.....
Glens Falls	....	....	.....
Great American Indemnity	6,061	*−900*	.....
Great American Insurance	56,498	*−21,076*	.....
Hartford Accident	2,791	....	.....
Hartford Fire	2,142	857	40.01
Insurance Co. of North America	2,141	540	25.22
Lloyd's	288	....	.....
London Guarantee	*−1,578*	....	.....
Marine Insurance	....	....	.....
Maryland Casualty	2,791	....	.....
National Union Fire	1,604	490	30.55
North River	714	286	40.06
Phoenix of London	209,545	2,012	.96
Phoenix of Hartford	2,142	857	40.01
Providence-Washington	1,070	299	27.94
Springfield Fire & Marine	1,604	490	30.55
St. Paul Fire & Marine	2,142	857	40.01
Travelers Fire	1,604	512	31.92
Travelers Indemnity	2,791	....	.....
United States Fidelity	2,791	....	.....
United States Fire	714	278	38.94
Western Assurance	498	143	28.71
TOTALS FOR 1944	303,344	*−12,626*	.....
TOTALS FOR 1943	57,425	160,971	280.32
BOILER			
Boiler Inspection	312,577	17,458	5.59
British Canadian	14	....	.....
Employers' Liability	29,228	2,258	7.73
Fidelity & Casualty Co. of New York	4,992	....	.....
General Accident of Canada	63,199	6,157	9.74
Globe Indemnity	6,601	249	3.77
Guardian Insurance of Canada	4,956	2,010	40.56
Halifax Insurance	14,120	492	3.48
Hartford Steam Boiler	9,234	...	....
Liverpool & London & Globe	730	27	3.70
Lloyd's	8,358	.....	.....
London Guarantee	676	....	.....
Lumbermen's Mutual Casualty	5,053	481	9.52
Maryland Casualty	12,977	648	4.99
Mutual Boiler of Boston	3,534	547	15.48
Ocean Accident & Guarantee	40,986	1,457	3.55
Pilot	......	....	.....
Royal Insurance	6,993	236	3.37
Travelers Indemnity	92,031	37,457	40.70
Western	*−14*	....	.....
TOTALS FOR 1944	616,245	69,477	11.27
TOTALS FOR 1943	356,500	40,982	11.50

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

MACHINERY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Boiler Inspection	90,639	31,439	34.69
Fidelity & Casualty Co.	277	.....	.....
General Accident of Canada	43,802	14,070	32.12
Guardian Insurance of Canada	*−39*	1,023	.....
Halifax Insurance	6,698	184	2.75
Hartford Steam Boiler	3,992	.....	.....
Lloyd's	200,960	17,709	8.81
Lumbermen's Mutual Casualty	14,190	112	.79
Maryland Casualty	468	521	111.32
Mutual Boiler of Boston	....	....	.....
Ocean Accident & Guarantee	33,015	15,140	45.86
Travelers Indemnity	2,741	450	16.42
Totals for 1944	396,743	80,648	20.33
Totals for 1943	220,544	41,593	18.86

CREDIT

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
American Credit	133,466	*−5,960*	.....
Employers' Reinsurance	11,774	2,046	17.38
Halifax	....	....	.....
Totals for 1944	145,240	*−3,914*	.....
Totals for 1943	145,620	8,778	6.03

EARTHQUAKE

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Aetna Insurance	1,845	....	.....
Agricultural Insurance	105	....	.....
Alliance Insurance	....	....	.....
American Alliance Insurance	8	1	12.50
British America Assurance	20	....	.....
British Traders Insurance	3	....	.....
Canadian Fire	24	....	.....
Canadian Indemnity	10	....	.....
Connecticut Fire	31	....	.....
Continental	16	....	.....
Equitable Fire & Marine	6	....	.....
Fidelity-Phenix Fire	43	....	.....
Fireman's Fund Insurance	71	....	.....
Great American Insurance	72	....	.....
Guardian Assurance	284	....	.....
Guildhall Insurance	41	....	.....
Halifax Insurance	30	....	.....
Hartford Fire	147	....	.....
Home Fire & Marine	71	....	.....
Home Insurance	1,605	647	40.31
Imperial Guarantee & Accident	15	....	.....
Insurance Co. of North America	450	....	.....
Law Union & Rock	5	....	.....
Liverpool & London & Globe	289	....	.....
Lloyd's	26	....	.....
London Assurance	373	....	.....
London & Lancashire	127	....	.....
Lumber Mutual Fire	4	....	.....
Merchants Fire Insurance	15	....	.....
North British & Mercantile	579	....	.....
North River Insurance	17	....	.....
Pearl Assurance	65	....	.....
Phoenix of Hartford	51	....	.....
Phoenix Assurance of London	354	....	.....
Providence Washington	....	....	.....
Queen City Fire	5	....	.....
Reliance Insurance	16	....	.....
Royal Exchange	383	....	.....
Royal Insurance	1,088	....	.....
St. Paul Fire & Marine	38	....	.....
Scottish Union & National	35	....	.....
Sun Insurance Office	214	....	.....
Travelers Fire	140	....	.....
Union Insurance of Canton	6	....	.....
United States Fire	16	....	.....
Westchester Fire	3	....	.....
Western Assurance	432	....	.....
World Fire & Marine	5	....	.....
Totals for 1944	9,183	648	7.06
Totals for 1943	697	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

EXPLOSION

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Acadia Fire	316	....	.....
Aetna Insurance	5,851	25	.43
Agricultural	584	....	.....
Alliance Assurance	*−1,423*	....	.....
Alliance Insurance	2,201	....	.....
American Alliance	92	....	.....
American Insurance	162	3	1.85
Bankers & Shippers	....	....	.....
Beaver Fire	31	....	.....
Boston Insurance	55	1	1.82
British America	5	....	
British Canadian	....	....	
British Crown	2,367	....	.....
British Empire	....	....	.....
British Law	....	....	.....
British Northwestern	1,621	....	.....
British Oak	17	....	.....
British Traders	2,570	....	.....
Caledonian-American Insurance	4	....	.....
Caledonian Insurance	44	....	.....
Camden Fire	18	....	.....
Canada Security	290	....	.....
Canadian Fire	170	....	.....
Canadian General	304	....	.....
Canadian Indemnity	*−109*	....	.....
Canadian Surety	529	....	.....
Car & General	176	....	.....
Central Insurance	353	7	1.98
Central Manufacturers (Mutual)	115	....	.....
Central Union	*−6*	....	.....
Citizens of New Jersey	267	....	.....
Columbia Insurance of N.Y.	105	....	.....
Connecticut Fire	449	....	.....
Consolidated Fire & Casualty	....	....	.....
Continental Insurance	72	....	.....
Dominion Fire	8	....	.....
Eagle Fire	290	....	.....
Eagle Star	478	....	.....
Employers' Liability	2,760	....	.....
Ensign Insurance	....	....	.....
Equitable Fire & Marine	90	....	.....
Eureka-Security	34	....	.....
Federal Fire	....	....	.....
Federal Insurance	*−31*	....	.....
Fidelity-Phenix	14	....	.....
Fire Association of Philadelphia	*−2*	....	.....
Fireman's Fund	1,386	....	.....
Firemen's Insurance of Newark	100	....	.....
General Accident Fire & Life	51	....	.....
General Security	837	....	.....
Girard Fire & Marine	....	....	.....
Globe Indemnity of Canada	441	9	2.04
Great American Insurance	1,089	5	.46
Guardian Assurance	*−113*	....	.....
Guardian Insurance	95	....	.....
Guildhall	*−74*	....	.....
Halifax Insurance	1,318	18	1.37
Hand-in-Hand	212	....	.....
Hanover Fire	83	2	2.41
Hartford Fire	1,720	....	.....
Helvetia Swiss Fire	....	....	.....
Home Fire & Marine	117	....	.....
Home Insurance	208	....	.....
Hudson Bay	552	12	2.17
Imperial Assurance	210	....	.....
Imperial Guarantee & Accident	17	....	.....
Imperial Insurance Office	674	....	.....
Indiana Lumbermen's (Mutual)	82	....	.....
Insurance Co. of North America	9,461	37	.39
Law, Union & Rock	912	....	.....
Legal & General	86	....	.....
Liverpool & London & Globe	9,311	284	3.05
Liverpool-Manitoba	706	15	2.12
Lloyd's	9,881	....	.....
London Assurance	*−114*	....	.....
London-Canada	26	....	.....
London & County	20	....	.....
London Guarantee & Accident	210	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

EXPLOSION (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
London & Lancashire Guarantee & Accident	....	....	.....
London & Lancashire	16,503	....	.....
London & Scottish Assurance	138	....	.....
Lumbermen's Insurance	....	....	.....
Lumbermens (Mutual)	26	....	.....
Mercantile Insurance	1,478	....	.....
Merchants Fire Insurance	778	2	.26
Merchants Fire of N.Y.	....	....	.....
Merchants Marine	642	....	.....
Michigan Fire & Marine	26	1	3.85
Millers National (Mutual)	....	....	.....
Motor Union Insurance	88	....	.....
National-Ben Franklin	76	....	.....
National Fire Hartford	2,240	26	1.16
National-Liverpool	353	7	1.98
National Provincial Insurance	88	....	.....
National Union	....	....	.....
Newark Fire	380	8	2.11
New York Underwriters	....	....	.....
Niagara Fire	....	....	.....
North Empire Fire	210	....	.....
North River	231	....	.....
Northern Assurance	927	....	.....
Northwestern National	34	....	.....
Norwich Union	3,238	....	.....
Pacific Fire	....	....	.....
Patriotic	396	....	.....
Pearl	247	....	.....
Phenix Fire of Paris	....	....	.....
Phoenix Assurance of London	3,776	....	.....
Phoenix of Hartford	2,171	....	.....
Pioneer	310	6	1.94
Planet	1,622	....	.....
Providence-Washington	988	....	.....
Prudential Assurance	141	....	.....
Pennsylvania Lumbermen's (Mutual)	....	....	.....
Quebec Fire Assurance Co.	188	....	.....
Queen City Fire	33	....	.....
Queen Insurance	1,587	32	2.02
Reliance Insurance	226	....	.....
Royal Exchange	953	....	.....
Royal Insurance	7,369	83	1.13
Royal Scottish Insurance	255	....	.....
St. Paul Fire & Marine	1,095	....	.....
Scottish Insurance	402	....	.....
Scottish Metropolitan Assurance	162	....	.....
Scottish Union & National	199	....	.....
Sea	549	....	.....
Security Insurance of New Haven	76	1	1.32
Security National	70	....	.....
Sentinel Fire	6	....	.....
South British	92	....	.....
Springfield Fire & Marine	224	5	2.23
State Assurance	88	....	.....
Sun Insurance Office	8,018	....	.....
Svea Fire & Life	....	....	.....
Switzerland General	....	....	.....
Toronto General	249	....	.....
Travelers Fire	1,281	....	.....
Union of Canton	3,947	....	.....
Union Marine & General	210	....	.....
United Firemen's	105	....	.....
United States Fire	825	....	.....
Urbaine	....	....	....
Wellington Fire	....	....	.....
Westchester	579	....	.....
Western Assurance	458	....	.....
World Fire & Marine	112	....	.....
World Marine & General	628	....	.....
General Insurance Co. of America (Unlicensed)	−4	....	.....
Totals for 1944	127,464	589	.46
Totals for 1943	94,033	440	.47

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

FORGERY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Canadian Fire	192	....	.....
Canadian General	1,362	235	17.25
Canadian Indemnity	2,759	356	12 90
Canadian Surety	6,762	*−560*	.....
Fidelity Insurance Co. of Canada	... .	....	.....
General Accident of Canada	......	....	.....
Globe Indemnity	2,040	*−138*	.....
Guarantee Co. of North America	491	....	.....
Halifax	75	*−1*	....
Indemnity Insurance of North America	11,528	*−4,439*	.....
Liverpool & London & Globe	227	*−16*	.....
Lloyd's	3.802	519	13.65
Maryland Casualty	234	....	.....
National Surety	....	....	.....
Royal Insurance	3,498	*−61*	.....
Toronto General	1,115	192	17.22
Union of Canton	2,929	....	.....
United States Fidelity & Guarantee	670	316	47.16
Totals for 1944	37,684	*−3,537*	.....
Totals for 1943	27,497	5,186	18 86

GUARANTEE—FIDELITY

American Surety	8,455	*−1,289*	.....
Anglo-Scottish	20	....	.....
Alliance Assurance	....	*−231*	.....
British America	2,327	*−265*	.....
British Canadian	410	....	.....
British Empire	333	*−40*	.....
Canada Accident & Fire	2,955	126	4.26
Canada Security	1,162	....	.....
Canadian Fire	5,511	*−299*	.....
Canadian General	7,821	*−44*	.....
Canadian Indemnity	23,202	*−908*	.....
Canadian Surety	35,737	23	.06
Casualty Co. of Canada	1,851	*−1,016*	.....
Century Insurance	1,102	*−60*	.....
Consolidated Fire	517	*−17*	.....
Dominion of Canada General	54,214	2,953	5.45
Economical Mutual	395	55	13.92
Employers' Liability	25,423	2,200	8.65
Employers' Reinsurance	444	8	1.80
Federal Fire	34	....	.....
Fidelity & Casualty of N.Y.	....	....	.....
Fidelity Insurance of Canada	32,935	3,164	9.61
General Accident of Canada	19,719	*−322*	.....
General Security	166	2,755	1659.64
Globe Indemnity	22,437	2,031	9.05
Gore District (Mutual)	748	....	.....
Great American Indemnity	5,297	*−247*	.....
Guarantee Co. of North America	50,010	4,865	9.73
Guardian Insurance of Canada	19,567	891	4.55
Halifax Insurance	8,309	1,712	20.60
Hartford Accident & Indemnity	1,130	364	32.21
Imperial Guarantee & Accident	13,726	*−1,872*	.....
Imperial Insurance Office	96	....	.....
Indemnity of North America	50.147	*−22,363*	.....
International Fidelity	1,012	1	.10
Law, Union & Rock	41	....	.....
Liberty Mutual	4,383	....	.....
Liverpool & London & Globe	3,193	225	7.05
Lloyd's	20,288	*−2,336*	.....
London Guarantee & Accident	17,739	2,438	13.74
London & Lancashire Guarantee & Accident	4,113	*−234*	.....
London & Provincial	5	....	.....
Maryland Casualty	3,053	*−231*	.....
Metropolitan Casualty	3,602	....	.....
National Surety	....	*−67*	.....
North British & Mercantile	998	*−600*	.....
Northern Assurance	865	....	.....
Norwich Union Fire	7,286	1.321	18.13
Ocean Accident & Guarantee	13.866	2.706	19.52
Pearl Assurance	13,102	*−495*	.....
Phoenix of London	2.005	*−1,722*	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

GUARANTEE—FIDELITY (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	. $	$	%
Pilot	....	....	.....
Prudential Assurance	1,404	3,021	215.17
Railway Passengers	563	1,000	177.62
Royal Exchange	2,004	....	.....
Royal Insurance	29,923	5,502	18.39
Scottish Metropolitan	171	....	.....
Sun Insurance Office	532	*−9*	.....
Toronto General	6,399	206	3.22
Travelers Indemnity	2,463	....	.....
Union of Canton	10,738	*−7,200*	.....
Union Marine & General	533	....	.....
United States Fidelity	152,554	6,172	4.05
Wawanesa	1,785	660	36.97
Wellington Fire	31	....	.....
Western	2,950	....	....
World Marine & General	329	....	....
Yorkshire	945	1,280	135.45
Zurich General Accident & Liability	352	....	...
UNLICENSED INSURANCE			
General Reinsurance	5,116	3,224	63.02
TOTALS FOR 1944	710,543	7,036	99
TOTALS FOR 1943	590,657	81,936	13.87

GUARANTEE—SURETY

Aetna Casualty	17,935	7,367	41.08
Alliance Assurance	51	....	.....
American Surety	973	*−73*	.....
Anglo-Scottish	529	....	.....
British America	5,095	*−275*	.....
British Canadian	210	....	.....
British Empire	923	....	.....
Commerce Mutual	....	....	.....
Canada Accident & Fire	1,895	32	1.69
Canada Security	866	....	.....
Canadian Fire	5,481	....	.....
Canadian General	31,800	*−255*	.....
Canadian Indemnity	19,990	....	.....
Canadian Mercantile	....	....	.....
Canadian Surety	23,050	1,785	7.74
Casualty Co. of Canada	1,029	181	17.59
Century Insurance	188	....	.....
Consolidated Fire	1,258	....	.....
Dominion of Canada General	8,295	3,073	37.05
Economical Mutual	1,480	....	.....
Employers' Liability	18,568	*−923*	.....
Employers' Reinsurance	5,312	....	.....
Federal Fire	285	....	.....
Fidelity & Casualty of N.Y.	15	....	.....
Fidelity Insurance of Canada	12,815	878	6.85
General Accident of Canada	20,774	*−824*	.....
General Security	16	....	.....
Globe Indemnity	2,946	*−475*	.....
Gore District (Mutual)	1,468	....	.....
Great American Indemnity	180	....	.....
Guarantee Co. of North America	3,075	....	.....
Guardian Insurance Co. of Canada	4,835	....	.....
Halifax Insurance	3,721	....	.....
Hartford Accident & Indemnity	551	....	.....
Hudson Bay	....	....	.....
Imperial Guarantee & Accident	3,267	*−227*	.....
Imperial Insurance Office	77	....	.....
Indemnity of North America	821	....	.....
Liverpool & London & Globe	792	*−279*	....
Lloyd's	2,260	*−385*	.....
London Guarantee & Accident	18,035	3,816	21.16
London & Lancashire Guarantee & Accident	5,869	*−749*	.....
Maryland Casualty	835	*−625*	.....
Metropolitan Casualty	1,589	....	.....
National Surety	135	*−390*	.....
North British & Mercantile	942	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

GUARANTEE—SURETY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Northern Assurance	241	*−250*	.....
Norwich Union Fire	4,843	*−1,147*	.....
Ocean Accident & Guarantee	5,631	*−95*	.....
Pearl Assurance	6,661	100	1.50
Phoenix of London	4,468	....	.....
Pilot	4,460	*−60*	.....
Prudential Assurance	257	....	.....
Railway Passengers	318	....	.....
Royal Exchange	6,027	....	.....
Royal Insurance	3,460	....	.....
Scottish Metropolitan	78	....	.....
Sun Insurance Office	523	....	.....
Toronto General	26,018	*−209*	.....
Travelers Indemnity	157	....	.....
Union of Canton	971	....	.....
Union Marine & General	1,244	....	.....
United States Fidelity	38,432	336	87
Wawanesa Mutual	1,383	....	.....
Wellington Fire	285	....	.....
Western	5,196	*−1,165*	.....
World Marine & General	17	....	.....
Yorkshire	30	....	.....
UNLICENSED			
General Reinsurance	1,007	....	.....
Totals for 1944	341,938	9,162	2.68
Totals for 1943	337,020	17,698	5.25

HAIL

Connecticut Fire	3,924	4,209	107.26
Continental Insurance	114,079	146,371	128.31
Equitable Fire & Marine	785	842	107.26
General Accident Assurance	100	....	.....
Hartford Fire	28,864	53,029	183.72
Home Insurance	243,281	446,943	183.71
Lloyd's	16,414	28,809	175.51
Phoenix of Hartford	6,504	6,975	107.24
Providence-Washington	6,596	7,074	107.25
Reliance Insurance	1,979	2,122	107.23
St. Paul Fire & Marine	8,176	17,046	208.49
Westchester Fire	6,596	7,074	107.25
Totals for 1944	437,298	720,494	164.76
Totals for 1943	330,221	38,818	11.76

INLAND TRANSPORTATION

Acadia	246	21	8.54
Aetna Insurance	33,148	19,247	58.06
Agricultural	5,401	1,510	27.96
Alliance Insurance of Philadelphia	11,820	13,474	113.99
American Alliance	186	*−18*	.....
American Insurance	1,267	200	15.79
Atlas	2,675	321	12.00
Automobile	10,552	134	1.27
British America	21,605	5,790	26.80
British Crown	....	....	.....
British Law	....	....	.....
British Northwestern	1,160	....	.....
Camden Fire	85	....	.....
Canada Accident	805	....	.....
Canada Security	527	1,211	229.79
Canadian Fire	669	1,920	287.00
Canadian General	3,271	685	20.94
Canadian Indemnity	1,872	1,920	102.56
Canadian Mercantile Insurance	164	....	.....
Canadian Surety Co.	3	....	.....
Central Union	....	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

INLAND TRANSPORTATION (*Cont'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Central Manufacturers (Mutual)	457	13	2.84
Century	5,401	1,462	27.07
Columbia Insurance Co. of New York	3,752	1,018	27.13
Commerce (Mutual)	165	....	.....
Commercial Union	3,077	1,395	45.34
Connecticut Fire	4,369	2,948	67.48
Consolidated Fire & Casualty	55	....	.....
Continental Insurance	3,754	1,625	43.29
Eagle Fire	80	....	.....
Eagle Star	293	197	67.24
Economical (Mutual)	1,550	161	10.39
Employers' Liability	351	22	6.27
Equitable Fire & Marine	874	590	67.51
Essex & Suffolk	197	33	16.75
Federal Fire	102	....	.....
Federal Insurance	1,094	12	1.10
Fidelity–Phenix Fire	2,440	548	22.46
Fire Association of Philadelphia	14,322	*−180*	.....
Fireman's Fund	3,016	790	26.19
First American Fire	40	...	....
General Accident of Canada	2,337	240	10.27
General Accident Fire & Life	1,271	312	24.55
General Security	127	.....	....
Glens Falls	4,107	2,046	49.82
Globe Indemnity	1,500	49	3.27
Gore District Mutual	1,252	446	35.62
Great American Insurance	1,674	*−163*	.....
Guardian Insurance of Canada	5,222	5,013	96.00
Guildhall	869	128	14.73
Halifax	12,622	6,783	53.74
Hartford Fire	73,594	43,054	58.50
Home	63,843	50,870	79.68
Indemnity Marine	16,204	4,275	26.38
Insurance Co. of North America	23 556	4,784	20.31
Legal & General	6,152	4,538	73.76
Liverpool & London & Globe	6,166	195	3.16
Lloyd's	1,237	***−1,608***	.....
London Assurance	4,306	379	8.80
London Guarantee & Accident	820	71	8.66
London & Lancashire Insurance	44,469	3,193	7.18
Marine Insurance	3,649	4,812	131.87
Michigan Fire & Marine	113	33	29 20
National–Ben Franklin	11,958	7,473	62 49
National Fire of Hartford	861	1	.12
National Union Fire	1,712	....	....
New England Fire	28	8	28.57
New York Underwriters	711	1,770	248.95
New Zealand Insurance	3,024	3,501	115.77
Niagara Fire	77	....	....
North British & Mercantile	1,305	442	33.87
North Empire	164	14	8.54
North River	....	....	....
Northern Assurance	1,165	32	2.75
Northwestern Mutual	177	....	.....
Northwestern National	....	....	....
Norwich Union	4,989	563	11.28
Ocean Accident	554	....	.....
Pacific Coast Fire	2,701	703	26.03
Pacific Fire	1,679	361	21.50
Pearl Assurance	3,631	1,066	29.36
Philadelphia Fire	....	....	.....
Phoenix of Hartford	10,158	4,885	48.09
Phoenix of London	2,291	128	5.59
Pilot	1,852	424	22.89
Providence–Washington	2,673	883	33.03
Prudential Assurance	47,946	15,420	32.16
Queen Insurance	3,612	128	3.54
Railway Passengers	181	....	.....
Reliance Insurance	2,203	1,962	89.06
Royal Exchange	381	....	.....
Royal Insurance	3,921	244	2.74
St. Paul Fire & Marine	32,240	2,652	8.23
Scottish Union	302	....	.....
Sea Insurance	130	....	.....
Security Insurance of New Haven	937	7	.75
Sentinel Fire	28	8	28.57
Springfield	967	258	26.68
Sun Insurance Office	366	3	.82

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

INLAND TRANSPORTATION (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Toronto General	2,676	561	20.96
Travelers Fire	2,513	80	3.18
Union Assurance Society	395	42	10.63
Union of Canton	35,643	25,724	72.17
Union Marine	514	43	8.37
United States Fire	13,503	3,543	26.24
Wawanesa	3,999	3,460	86.52
Wellington Fire	*−6*	.....	.....
Westchester Fire	13,503	3,564	26.39
Western	30,500	5,452	17.88
World Fire & Marine	601	......	.....
World Marine & General	84	.....	....
Yorkshire	...	2,992	....
Zurich General Accident	1,807	3,637	201.27
General Insurance Co. of America (Unlicensed)	456	....	..
North Star Reinsurance (Unlicensed)	13	.	....
Saskatchewan Mutual Fire (Unlicensed)	308	....	.....
TOTALS FOR 1944	672,368	278,533	41.43
TOTALS FOR 1943	693,416	249,077	35.92

LIVE STOCK

Halifax	1,331	......	....
Hartford Live Stock	18,199	6,530	35.88
Indemnity of North America	9,364	1,250	13.35
Lloyd's	16,025	10,850	67.71
Yorkshire	205	500	243.90
TOTALS FOR 1944	45,124	19,130	42.39
TOTALS FOR 1943	36,669	18,775	51.20

MARINE

Aetna Insurance	19,795	*−16,233*	.....
Agricultural	14,499	9,902	68.29
Alliance of Philadelphia	155,255	1,225	.79
Automobile	....	......	.....
Boston	308	......	....
British America	57,996	39,754	68.55
British & Foreign	1,316	362	27.51
British Traders	1,332	*−102*	.....
Canadian Mercantile (Mutual)	....	....	.....
Century	14,499	9,946	68.60
Commerce Mutual	4	....	.....
Commercial Union Assurance	6,692	*−148*	.....
Continental Insurance	862	20	2.32
Eagle Star	127,271	31,148	24.47
Federal Insurance	28,680	5,304	18.49
Fidelity-Phenix	1	*−585*	.....
Fire Association of Philadelphia	19,352	3,606	18.63
Fireman's Fund	7,071	2,763	39.08
Glens Falls	619	......	.....
Great American	388	1,263	325.52
Halifax Insurance	102,539	67,281	65.62
Hartford Fire	4,849	*−188*	.....
Home Insurance	56,054	6,654	11.87
Indemnity Marine	43,497	29,816	68.55
Insurance Co. of North America	137,177	24,164	17.62
Liverpool & London & Globe	5,863	452	7.71
London Assurance	6,572	*−1,806*	.....
Marine Insurance	5,773	63	1.09
Motor Union	15,834	17,981	113.56
North River	....	....	.....
Northern Assurance	6,605	*−45*	.....
Norwich Union	28,302	12,243	43.26
Pacific Coast Fire	7,250	4,968	68.52
Phoenix of Hartford	1,161	110	9.47
Providence-Washington	9,952	3,191	32.06
Queen Insurance	5,670	1,839	32.43
Royal Exchange	117,819	*−10,245*	.....
Royal Insurance	2,338	579	24.76

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

MARINE (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
St. Paul Fire & Marine	....	....	.....
Sea Insurance	1,124	*−135*	.....
Standard Marine	68,299	22,862	33.47
Sun Insurance Office	2,946	3,115	105.74
Union of Canton	293,529	94,120	32.06
Union Marine	28,506	*−6,000*	.....
United States Fire	36,248	24,838	68.52
Wawanesa	....	....	.....
Westchester Fire	36,248	24,839	68.53
Western Assurance	79,745	54,659	68.54
World Fire & Marine	292	....	.....
Yorkshire Insurance	1,766	240	13.59
Totals for 1944	1,561,898	463,820	29.70
Totals for 1943	2,222,518	1,578,818	71.04

PERSONAL PROPERTY

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Acadia	3,082	1,451	47.08
Aetna Insurance	112,969	57,007	50.46
Agricultural	5,993	3,228	53.86
Alliance Insurance	81,860	111,934	136.74
American Alliance	1,489	1,324	88.92
American Insurance	6,486	740	11.41
Atlas	9,065	8,875	97.90
Automobile	30,856	519	1.68
Boston Insurance	54	....	.....
British America	23,973	12,911	53.86
British Crown	89	*−2*	.....
British Law	338	126	37.28
British Northwestern	14,619	6,823	46.67
British Traders	....	....	.....
Caledonian-American	1,620	1,180	72.84
Caledonian	11,651	11,717	100.57
Camden	2,746	2,720	99.05
Canada Accident	18,769	13,824	73.65
Canada Security	5,350	4,101	76.65
Canadian Fire	6,988	3,956	56.61
Canadian General	23,881	15,842	66.34
Canadian Indemnity	13,252	5,000	37.73
Canadian Mercantile Insurance	200	....	.....
Canadian Surety	6,174	2,837	45.95
Casualty Co. of Canada	9,284	4,565	49.17
Central Manufacturers' (Mutual)	2,687	780	29.03
Century	5,993	3,228	53.86
Columbia	1,027	483	47.03
Commerce (Mutual)	201	5	2.49
Commercial Union	16,084	14,578	90.64
Connecticut Fire	17,336	5,766	33.26
Consolidated Fire & Casualty	3,618	2,164	59.81
Continental Insurance	3,635	807	22.20
Cornhill Insurance	1,016	228	22.44
Dominion of Canada	54,701	39,600	72.39
Eagle Fire	2,558	1,476	57.70
Eagle Star	10,367	3,958	38.18
Economical Mutual	19,552	4,961	25.37
Employers' Liability	43,276	31,594	73.01
Equitable Fire & Marine	3,467	1,154	33.29
Essex & Suffolk Equitable	1,206	1,101	91.29
Federal Fire	9,546	3,800	39.81
Federal Insurance	1,047	301	28.75
Fidelity Insurance of Canada	18,603	16,054	86.30
Fidelity-Phenix	5,018	50	1.00
First American Fire	1,219	286	23.46
Fire Association of Philadelphia	4,341	4,160	95.83
Fireman's Fund	15,652	2,544	16.25
General Accident of Canada	36,036	21,477	59.60
General Accident Fire & Life	52,172	36,789	70.51
General Security	3,477	1,842	52.98
Glens Falls	27,454	24,670	89.86
Globe Indemnity	8,082	5,849	72.37
Gore District Mutual	8,405	3,728	44.35
Great American Insurance	13,399	11,914	88.92
Guardian Assurance	8,078	5,064	62.69
Guardian of Canada	10,219	5,894	57.68

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

PERSONAL PROPERTY (*Cont'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Guildhall	6,938	4,276	61.63
Halifax	51,809	68,548	132.31
Hardware Dealers (Mutual)	8,921	4,480	50.22
Hartford Fire	26,470	7,011	26.49
Home Assurance of Canada	2,067	622	30.09
Home Insurance	36,064	17,416	48.29
Imperial Insurance Office	2,379	2,654	111.56
Indemnity Marine	17,980	9,683	53.85
Insurance Co. of North America	148,016	58,820	39.74
Law, Union & Rock	3,444	2,591	75.23
Legal & General	8,963	8,029	89.58
Liverpool & London & Globe	32,600	23,398	71.77
Lloyd's	4,739	1,382	29.16
London Assurance	17,030	10,513	61.73
London Canada	2,283	1,061	46.47
London & County	164	9	5.49
London Guarantee	10,331	4,844	46.89
London & Lancashire	62,487	28,273	45.25
London & Provincial	2,738	3,413	124.65
London & Scottish	847	474	55.96
Marine Insurance Co.	1,194	1,569	131.41
Michigan Fire & Marine	4,102	3,081	75.11
Mutual Implement & Hardware	8,877	4,451	50.14
Merchants Fire Insurance	.....	...	....
National-Ben Franklin	81,615	47,511	58.21
National Union	9,936	4,318	43.46
New England Fire	1,025	770	75.12
New York Underwriters	13,750	2,588	18.82
New Zealand Insurance	1,700	3	.18
Niagara Fire	1,489	980	65.82
North British & Mercantile	21,849	8,043	36.81
North Empire	2,054	967	47.08
North River	....	......	.....
Northern Assurance	13,824	3,291	23.81
Northwestern (Mutual)	8,394	4,373	52.10
Norwich Union	36,643	24,325	66.38
Occidental Fire	470	......	.....
Ocean Accident & Guarantee	76,222	44,133	57.90
Pacific Coast Fire	2,997	1,614	53.85
Pacific Fire	4,465	2,369	53.06
Patriotic Assurance	130	190	146.15
Pearl	26,471	14,010	52.93
Philadelphia Fire & Marine	1,474	305	20.69
Phoenix of London	24,544	10,757	43.83
Phoenix of Hartford	35,607	17,358	48.75
Pilot	4,630	1,653	35.70
Planet Assurance	56	....	.....
Portage La Prairie (Mutual)	312	152	48.72
Providence-Washington	9,289	15,651	168.49
Provincial Insurance	1,331	....	.....
Prudential Assurance	36,745	37,891	103.12
Railway Passengers	4,155	4,820	116.00
Reliance Insurance	8,741	3,735	42.73
Royal Exchange	13,142	5,684	43.25
Royal Insurance	45,167	33,047	73.17
Royal Scottish	....	....	.....
St. Paul Fire & Marine	42,692	419,178	981.87
Scottish Metropolitan	3,980	2,750	69.10
Scottish Union	16,004	8,696	54.34
Sea Insurance	3,707	1,940	52.33
Security	9,019	7,063	78.31
Sentinel	1,025	770	75.12
South British	....	......	.....
Springfield Fire & Marine	34,867	5,997	17.20
Sun Insurance Office	10,978	8,654	78.83
Toronto General	19,539	12,879	65.91
Travelers Fire	18,013	23,205	128.82
Union Assurance Society	12,257	10,175	83.01
Union of Canton	40,869	17,392	42.56
Union Marine	6,176	2,901	46.97
United Mutual Fire	660	505	76.52
United States Fire	14,983	8,070	53.86
Waterloo (Mutual)	3,297	752	22.81
Wawanesa (Mutual)	2,212	1,077	48.69
Wellington Fire	10,214	5,070	49.64
Westchester Fire	14,983	....	.....
Western Assurance	32,963	17,753	53.86

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

PERSONAL PROPERTY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
World Fire & Marine	1,727	1,658	96 00
World Marine & General	4,182	1,334	31.90
Yorkshire	16,497	11,319	68.61
General Insurance Co. of America (Unlicensed)	35	47	134.29
North Star Reinsurance (Unlicensed)	1,567	483	30.82
Saskatchewan Mutual Fire (Unlicensed)	347	5	1.44
Totals for 1944	2,071,723	1,653,792	79.83
Totals for 1943	1,887,676	884,918	46.88

PLATE GLASS

JOINT STOCK			
Alliance Assurance	....	....	.....
Anglo-Scottish Insurance	334	33	9.88
Atlas Assurance	1,266	1,277	100.87
British America	1,573	625	39.73
British Canadian	495	....	.....
British Empire	926	188	20.30
British Northwestern	693	352	50.79
Canada Accident & Fire	4,311	2,431	56.39
Canada Security	1,313	718	54.68
Canadian Fire	2,812	1,047	37.23
Canadian General	5,372	4,066	75.69
Canadian Indemnity	2,763	2,967	107.38
Canadian Surety	4,028	1,240	30.78
Casualty Co of Canada	7,137	4,737	66.37
Century Insurance	557	132	23.70
Commercial Union	1,550	393	25.35
Consolidated Fire	1,230	376	30.57
Continental Casualty	4,934	2,385	48.34
Dominion of Canada General	11,825	5,789	48.96
Dominion Fire	3,597	2,585	71.87
Eagle Star	1,334	542	40.63
Employers' Liability	9,815	4,364	44.46
Federal Fire	8,103	2,502	30.88
Fidelity Insurance of Canada	2,385	840	35.22
General Accident of Canada	12,676	6,800	53.64
General Accident Fire & Life	3,203	1,626	50.76
General Security	997	245	24.57
Globe Indemnity	5,574	2,627	47.13
Great American Indemnity	1,186	639	53.88
Guardian Insurance of Canada	3,318	1,229	37.04
Guildhall	1,685	355	21.07
Home Assurance of Canada	205	43	20.98
Halifax Insurance	6,436	2,411	37.46
Hand-in-Hand	*−2,137*	*−81*	.....
Hartford Accident & Indemnity	2,335	687	29.42
Imperial Guarantee & Accident	1,312	876	66.77
Imperial Insurance Office	765	513	67.06
Indemnity of North America	2,438	683	28.01
Law, Union & Rock	3,105	501	16.14
Legal & General	5,674	3,031	53.42
Liverpool & London & Globe	619	292	47 17
London Assurance	311	149	47.91
London Guarantee & Accident	3,690	1,496	40.54
London & Lancashire Guarantee & Accident	4,005	1,588	39.65
London & Provincial	330	52	15.76
London & Scottish	640	385	60.16
Maryland Casualty	1,388	882	63.54
Metropolitan Casualty	13,187	5,708	43.29
Motor Union	977	484	49.54
National Provincial	1,946	482	24.77
New Zealand Insurance	831	165	19.86
North British & Mercantile	2,399	1,545	64.40
Northern Assurance	5,730	2,997	52.30
Northwest Casualty	2,061	1,237	60.02
Norwich Union	9,145	3,973	43.44
Occidental Fire	536	131	24.44
Ocean Accident & Guarantee	47,587	23,658	49.72
Phoenix of London	997	262	26.28
Pilot	4,092	2,254	55.08
Prudential Assurance	8,148	1,583	19.43
Railway Passengers	871	577	66.25
Royal Insurance	5,345	2,530	47.33

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

PLATE GLASS (*Concl'd*)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	$	$	%
Scottish Metropolitan	794	145	18.26
Southern	829	152	18.34
Sun Insurance Office	869	391	44.99
Toronto General	4,396	3,321	75.55
Travelers Indemnity	4,045	1,152	28.48
Union Assurance Society	1,277	278	21.77
Union of Canton	2,791	910	32.60
Union Marine	554	150	27.08
United States Fidelity	4,540	2,351	51.78
Wellington Fire	545	330	60.55
Western	3,757	2,519	67.05
World Marine & General	3,540	1,779	50.25
Yorkshire	2,183	907	41.55
Zurich	6,302	2,160	34.27
CASH MUTUALS			
Economical	2,246	1,620	72.13
Gore District Mutual Fire Insurance Co.	1,315	275	20.91
Wawanesa	1,716	779	45.40
MUTUAL			
Lumbermens Mutual Casualty Co.	2,972	2,927	98.49
OTHER			
Lloyd's	214	5	2.34
TOTALS FOR 1944	286,845	136,355	47.54
TOTALS FOR 1943	284,843	153,626	53.93

REAL PROPERTY

Aetna Insurance	151,902	267	.18
Agricultural	318	133	41.82
American Alliance	....	....	.....
Atlas Assurance	2	....	.....
British America Assurance	1,271	533	41.94
British Law	....	....	.....
Canada Security	25	....	.....
Century	318	133	41.82
Connecticut Fire	870	....	.....
Continental Insurance	587	*−75*	.....
Eagle Fire	....	....	.....
Equitable Fire & Marine	174	....	.....
Essex & Suffolk Equitable	1	....	.....
Federal Insurance	60	....	.....
Fidelity–Phenix Fire	987	459	46.50
Fire Association of Philadelphia	901	....	.....
Fireman's Fund	1,434	*−1*	.....
General Accident of Canada	45	....	.....
Globe Indemnity	2.898	....	.....
Halifax	638	....	.....
Hartford Fire	24	....	.....
Indemnity Marine	953	399	41.87
Insurance Co. of North America	....	....	.....
Liverpool & London & Globe	2.422	....	.....
Lloyd's	6,040	127	2.10
London Assurance	....	....	.....
London–Canada	....	....	.....
London & Lancashire Insurance	23,029	2,131	9.25
New Zealand Insurance	18	....	.....
Northern Assurance	10	....	.....
Norwich Union	184	*−50*	.....
Pacific Coast Fire	159	66	41.51
Pearl Assurance Co.	....	....	.....
Phoenix of Hartford	1,784	....	.....
Providence–Washington	....	....	.....
Reliance Insurance	439	....	.....
Royal Insurance	2,860	....	.....
Union of Canton	2.300	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

REAL PROPERTY (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
United States Fire Insurance	795	333	41.89
Wawanesa Mutual	156	.....	.....
Westchester	795	333	41.89
Western Assurance	1,748	732	41.88
World Fire & Marine	10,382	.....	.....
World Marine & General	10	....	.....
General Insurance Co. of America (Unlicensed)	128	....	....
Totals for 1944	216,667	5,520	2.55
Totals for 1943	112,269	12,772	11.38

SICKNESS

JOINT STOCK			
British America	5,007	2,437	48.67
British Canadian	2,391	4,042	169.05
British Empire	1,974	946	47.92
British Northwestern	1,213	223	18.38
Canada Accident	3,281	2,293	69.89
Canada Security	1,143	245	21.43
Canadian General	4,829	3,916	81.09
Canadian Indemnity	1,454	396	27.24
Car & General	...	....	.....
Casualty Co. of Canada	8,227	4,648	56.50
Commercial Union	942	26	2.76
Continental Casualty	503,762	198,508	39.41
Dominion of Canada General	29,233	23,878	81.68
Employers' Liability	44,498	20,756	46.64
Employers' Reinsurance	1,591	550	34.57
Fidelity & Casualty Co.	−5	....	..
Fidelity Insurance Co. of Canada	1,281	1,054	82.28
General Accident of Canada	14,293	*−979*	..
General Accident Fire & Life	10,976	3,604	32.84
General Security	1,333	123	9.23
Globe Indemnity	12,165	7,745	63.67
Great American Indemnity Co.	83	.....	.....
Great West Life Assurance	6,690	2,317	34.63
Guardian Insurance Co. of Canada	7,584	2,444	32.23
Guildhall	580	*−8*	.. .
Halifax Insurance	4,132	2,366	57.26
Hartford Accident & Indemnity	138	.....	...
Imperial Guarantee & Accident	61,376	63,361	103.23
Imperial Insurance Office	631	*−32*	.....
Indemnity Co. of North America	101	....	.....
Law, Union & Rock	803	876	109.09
Legal & General	694	220	31.70
Liverpool & London & Globe	1,352	861	63.68
London Guarantee & Accident	9,962	6,510	65.35
London & Lancashire Guarantee & Accident	2,720	1,440	52.94
London Assurance	836	1,274	152.39
Maryland Casualty	....	18	.....
Metropolitan Casualty	....	..	.. .
North American Accident	176	90	51.14
North British & Mercantile	1,730	156	9.02
Northern Assurance	12	....	..
Norwich Union Fire	5,394	2,546	47.20
Occidental Fire	287	...	
Occidental Life	....	....	.....
Ocean Accident & Guarantee	10,734	5,457	50.84
Phoenix of London	2,071	151	7.29
Prudential Assurance	4,144	955	23.05
Railway Passengers	3,642	3,264	89.62
Royal Insurance	11,750	7,332	62.40
Sun Insurance Office	2,989	2,118	70.86
Toronto General	3,951	3,204	81.09
Travelers Insurance	6,783	2,021	29.80
Union Assurance Society	1,082	142	13.12
Union of Canton	14,267	6,033	42.29
Union Marine	785	898	114.39
United States Fidelity	2,218	3,199	144.23
Western	20,541	20,334	98.99
World Marine	12	.....	....
Zurich	4,149	3,260	78.57

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

SICKNESS (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
MUTUALS			
Metropolitan	27,257	13,565	49.77
Royal Guardians	525	438	83.43
OTHER			
Lloyd's	18	....	.....
General Reinsurance Corp. (Unlicensed)	234	54	23.08
Totals for 1944	872,021	431,275	49.46
Totals for 1943	1,043,490	749,097	71.79

SPRINKLER LEAKAGE

Hand-in-Hand	4	....	.....
Hartford Fire	....	....	.....
Home Insurance	979	906	92.54
Lloyd's	557	2,596	466.07
Maryland Casualty	1,718	711	41.39
Merchants Fire Insurance	3	....	.....
New York Underwriters	10	....	.....
Totals for 1944	3,271	4,213	128.80
Totals for 1943	2,876	*−325*	.....

THEFT

Alliance Assurance	....	....	.....
American Surety	8,557	297	3.47
Anglo-Scottish	238	2	.84
Arex Indemnity	331	50	15.11
Atlas Assurance	4,324	794	18.36
British America	6,323	1,797	28.42
British Canadian	1,005	862	85.77
British Empire	1,398	772	55.22
British Northwestern	1,635	67	4.10
Canada Accident	3,925	*−201*	.....
Canada Security	3,125	2,723	87.14
Canadian Fire	9,027	2,058	22.80
Canadian General	11,168	1,660	14.86
Canadian Indemnity	21,260	6,507	30.61
Canadian Surety	5,650	1,644	29.10
Casualty Co. of Canada	9,952	2,180	21.91
Century Insurance	586	32	5.46
Commercial Union	2,626	221	8.42
Continental Casualty	4,223	2,282	54.04
Dominion of Canada General	31,087	8,438	27.14
Economical Mutual	3,040	405	13.32
Employers' Liability	32,189	8,821	27.40
Employers' Reinsurance	3,255	67	2.06
Federal Fire	6,951	4,372	62.90
Fidelity & Casualty of N.Y.	178	....	.....
Fidelity Insurance of Canada	18,115	1,742	9.62
General Accident of Canada	52,187	15,449	29.60
General Accident Fire & Life	5,792	1,954	33.74
General Security	803	266	33.13
Globe Indemnity	19,303	6,341	32.85
Gore District Mutual	2,999	428	14.27
Great American Indemnity	2,549	976	38.29
Guardian Insurance of Canada	21,018	4,340	20.65
Guildhall	1,660	1,176	70.84
Halifax Insurance	19,045	4,600	24.15
Hartford Accident & Indemnity	13,838	7,811	56.45
Imperial Guarantee & Accident	3,212	*−209*	.....
Imperial Insurance Office	472	....	.....
Indemnity of North America	29,644	5,096	17.19
Law, Union & Rock	287	*−240*	.....
Legal & General	3,888	3,810	97.99
Liberty Mutual	793	114	14.38
Liverpool & London & Globe	2,145	704	32.82

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

THEFT (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%
Lloyd's	26,828	11,752	43.80
London Assurance	793	281	35.44
London Guarantee & Accident	14,021	2,681	19.12
London & Provincial	367	234	63.76
London & Scottish	583	208	35.68
Lumbermens Mutual Casualty	3,629	949	26.15
London & Lancashire Guarantee & Accident	1,620	430	26.54
Maryland Casualty	4,189	*−783*	...
Metropolitan Casualty	22,606	6,380	28.22
New Zealand Insurance	1,334	240	17.99
North British & Mercantile	4,981	5,093	102.25
Northern Assurance	13,049	4,343	33.28
Northwest Casualty	2,423	431	17.79
Norwich Union Fire	16,523	9,464	57.28
Occidental Fire	1,012	95	9.39
Ocean Accident & Guarantee	14,202	4,913	34.59
Pearl Assurance	19,608	5,085	25.93
Phoenix of London	2,783	1,237	44.45
Pilot	3,010	269	8.94
Prudential Assurance	7,440	1,104	14.84
Railway Passengers	1,155	481	41.65
Reliance	578	.....	....
Royal Exchange	6,765	1,642	24.27
Royal Insurance	24,968	6,394	25.61
Sun Insurance Office	1,981	1,471	74.26
Toronto General	9,137	1,359	14.87
Travelers Indemnity	75,689	968	1.28
Union Assurance Society	2,030	1,012	49.85
Union of Canton	24,178	3,846	15.91
Union Marine	930	1,057	113.66
United States Fidelity	53,925	9,173	17.01
United States Guarantee	351	*−34*	...
Wawanesa (Mutual)	*−3,921*	2,652	..
Wellington Fire	730	15	2.05
Western	13,060	2,587	19.81
World Marine & General	7,286	2,730	37.47
Yorkshire	8,404	1,080	12.85
Zurich	13,602	3,812	28.03
General Reinsurance Corp. (Unlicensed)	1,582	702	44.37
Totals for 1944	773,234	195,561	25.29
Totals for 1943	629,267	222,969	35.43

WEATHER INSURANCE

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Aetna Insurance	231	......	....
Halifax Insurance	343	399	116.33
Hartford Fire Insurance	3,965	200	5.04
Home Insurance	490	648	132.24
Lloyd's	....	....	.....
Totals for 1944	5,029	1,247	24.80
Totals for 1943	4,714	3,892	82.56

WINDSTORM

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
Acadia Fire Insurance	18	.....	....
Aetna Insurance	906	128	14.13
Agricultural	112	....	....
Alliance Insurance	71	2,500	3521.13
American Alliance	10	....	..
American Insurance	128	....	....
Bee Fire	.	.....	....
Boston Insurance	11	.	....
British America Assurance	325	126	38.77
British Canadian	11	70	636.36
British Crown	*−1*	.	..
British Empire Assurance	.....	.	...
British Law Insurance	.....	....	.
British Northwestern Fire	..	...	...
British Traders Insurance	1	....	....
Canada Security	13	....	...
Canadian Fire	243	31	12.76

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Cont'd*)

WINDSTORM (*Cont'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
JOINT STOCK	$	$	%
Canadian General	....	....	.....
Car & General	.	....	.....
Central Union Insurance		....	.....
China Fire Insurance		....	....
Citizens Insurance		....	.....
Columbia Insurance of N.Y.	6	....	.....
Connecticut Fire	182	12	6.59
Continental Insurance	1,262	727	57.61
Eagle Fire	2	....	....
Employers' Liability	58	....	.....
Equitable Fire & Marine	37	3	8.11
Fidelity-Phenix	1,013	132	13.03
Fire Association of Philadelphia	31	..	.....
Firemen's Insurance	.	.	....
First American Fire		...	..
Glens Falls	592	70	11 82
Great American Insurance	118	...	.....
Guildhall		..	.....
Halifax	3.058	1,065	34.83
Hanover Fire	16	....	....
Hartford Fire	46,876	13,306	28.39
Home Insurance	18,490	8,849	47.86
Imperial Assurance Co.	12	...	..
Imperial Guarantee	43	...	...
Insurance Co. of North America	1,206	1,041	86.32
Law, Union & Rock	.	...	.....
Lloyd's	....	....	....
London Assurance	......	......	.....
London Guarantee & Accident	12	....	...
London & Lancashire Insurance	99	....	..
Maryland Insurance	....	......	
Mercantile	9	....	..
Merchants Fire Insurance	...	....	
Merchants Marine	4	....	..
Mercury	46	65	141.30
Michigan Fire & Marine	6	...	...
Motor Union Insurance		.	
National Fire	46	553	1202.17
National Provincial Insurance		....	....
National Union	1.678	54	3.22
New York Underwriters	46	..	...
Niagara Fire	70	...	.....
North Empire	12	.....	...
North River Insurance	20	...	..
Northwestern Mutual	.	....	..
Northwestern National	*−1*	.....	....
Norwich Union	474	110	23 21
Pearl	48	....	....
Phenix Fire of Paris	5	......	.....
Philadelphia Fire & Marine	70	......	.....
Phoenix of Hartford	303	20	6.60
Phoenix of London	143	....	.....
Providence-Washington	83	......	.....
Prudential Assurance	*−144*	....	.....
Reliance	92	6	6.52
Royal Exchange Assurance	....	....	.....
St. Paul Fire & Marine	1.239	695	56.09
Scottish Union & National	23	....	.....
Security	160	16	10 00
Sentinel	2	....	....
South British Insurance	*−7*	....	....
Springfield	54	....	.....
State Assurance	....	....	.....
Toronto General	....	....	.....
Travelers Fire	2	....	.....
Union of Canton	3	....	.....
Union Marine	12	....	.....
United Firemen's	6	....	.....
United States Fire	123	44	35.77
Westchester	44	....	.....
Western Assurance	206	23	11.17
World Fire & Marine	....	....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (*Concl'd*)

WINDSTORM (*Concl'd*)

Companies	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred To Net Premiums Written
MUTUALS	$	$	%
Economical	19,725	3,123	15.83
Gore District Mutual Fire Insurance	26,537	8,240	31.05
Hardware Dealers	*−2*	....	.....
Indiana Lumbermen's	7	....	.....
Lumbermens Mutual	4	....	.....
Lumber Mutual Fire	8	....	.....
Mill Owners Mutual	9	....	.....
Mutual Implement & Hardware	*−2*	....	.....
Portage La Prairie	23	....	.....
United Mutual Fire	....	....	.....
Wawanesa	17,852	12,787	71.63
FARMERS' MUTUALS			
Ontario Farmers' Weather	22,387	3,100	13.85
Western Farmers' Weather	82,218	30,082	36.59
UNLICENSED INSURERS			
Metropolitan Fire Reassurance	2	....	.....
Northeastern Insurance	4	....	.....
Totals for 1944	**248,610**	**86,978**	**34.99**
Totals for 1943	**208,124**	**111,274**	**53.47**

TABLE XIII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES (OTHER THAN LIFE) IN ONTARIO FOR THE YEARS ENDING DECEMBER 31, 1943 AND 1944

Class	1944			1943		
	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written	Net Premiums Written	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Written
	$	$	%	$	$	%
Accident—Personal	1,857,183	515,439	27.75	1,666,320	555,246	33.32
Accident—Public Liability	1,580,863	404,025	25.56	1,546,649	533,831	34.52
Accident—Employers' Liability	598,655	305,160	50.97	472,957	221,952	46.93
Accident and Sickness Combined	5,939,458	4,255,566	71.65	4,256,828	3,496,747	82.14
Aircraft	303,344	*−12,626*		57,425	160,971	280.32
Boiler—Boiler	616,245	69,477	11.27	356,500	40,982	11.50
Boiler—Machinery	396,743	80,648	20.33	220,544	41,593	18.86
Credit	145,240	*−3,914*	....	145,620	8,778	6.03
Earthquake	9,183	648	7.06	697	....	.....
Explosion	127,464	589	.46	94,033	440	.47
Forgery	37,684	*−3,537*	..	27,497	5,186	18.86
Guarantee—Fidelity	710,543	7,036	.99	590,657	81,936	13.87
Guarantee—Surety	341,938	9,162	2.68	337,020	17,698	5.25
Hail	437,298	720,494	164.76	330,221	38,818	11.76
Inland Transportation	672,368	278,533	41.43	693,416	249,077	35.92
Live Stock	45,124	19,130	42.39	36,669	18,775	51.20
Marine	1,561,898	463,820	29.70	2,222,518	1,578,818	71.04
Personal Property	2,071,723	1,653,792	79.83	1,887,676	884,918	46.88
Plate Glass	286,845	136,355	47.54	284,843	153,626	53.93
Real Property	216,667	5,520	2.55	112,269	12,772	11.38
Sickness	872,021	431,275	49.46	1,043,490	749,097	71.79
Sprinkler Leakage	3,271	4,213	128.80	2,876	*−325*	.
Theft	773,234	195,561	25.29	629,267	222,969	35.43
Weather	5,029	1,247	24.80	4,714	3,892	82.56
Windstorm	248,610	86,978	34.99	208,124	111,274	53.47
Totals Other than Fire and Automobile	19,858,631	9,624,591	48.47	17,228,830	9,189,071	53.34
Automobile	11,246,523	5,180,653	46.06	10,535,991	4,709,411	44.70
Fire	23,015,321	11,979,343	52.05	19,408,931	9,217,555	47.49
GRAND TOTALS	54,120,475	26,784,587	49.49	47,173,752	23,116,037	49.00

IV
APPENDICES

APPENDIX I

REVIEW OF 1945 LEGISLATION

At the 1945 session of the Legislature (Second Session), the following amendment to The Insurance Act was enacted by The Insurance Amendment Act, 1945 [Statutes of Ontario 1945 (Second Session), Chapter 3]. The amendment came into force on the date of Royal Assent, July 20th, 1945. By this Act, section 76 of The Insurance Act is amended by adding thereto the following subsection:

> (5) An insurer licensed for the transaction of life insurance may invest its funds to an aggregate amount not exceeding five per centum of its total assets in Canada allowed by the Superintendent, in the purchase of land in Ontario or elsewhere in Canada where the insurer is carrying on business and the construction thereon of low cost or moderate cost rental housing projects pursuant to the provisions of *The National Housing Act, 1944* (Canada), or any amendments thereto, and thereafter may hold, maintain, repair, alter, demolish, reconstruct, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon.

The purpose of the amendment is to enable Dominion incorporated life insurance companies and other companies not incorporated by the Province of Ontario but registered in Ontario, to undertake rental housing projects in Ontario under section 11 of The National Housing Act, 1944, without having to take out a license in mortmain under The Mortmain and Charitable Uses Act.

THE COMPANIES AMENDMENT ACT, 1945

By this Act, 9 Geo. VI, 1945 (Second Session), Chapter 3, clause (g) of subsection 1 of section 300 of The Companies Act, as amended by subsection 2 of section 3 of The Statute Law Amendment Act, 1939, is amended by striking out the words "The National Housing Act (Canada)" and inserting in lieu thereof the words "The National Housing Act, 1938 (Canada), or The National Housing Act, 1944 (Canada)".

By this amendment the provisions governing loans made by provincially incorporated insurance companies are brought into line with The National Housing Act, 1944 (Canada) which, in the case of smaller homes, would permit an insurance company to invest, by way of loan, an amount exceeding sixty per centum of the value of the property.

By section 2, the Companies Act is amended by adding thereto the following section:

> 300*a*. An insurer incorporated under the law of Ontario for the purpose of undertaking life insurance may invest its funds to an aggregate amount not exceeding five per centum of its total assets in Canada allowed by the Superintendent of Insurance in the purchase of land in Ontario or elsewhere in Canada where the insurer is carrying on business and the construction thereon of low cost or moderate cost rental housing projects pursuant to the provisions of *The National Housing Act, 1944* (Canada), or any amendments thereto, and thereafter may hold, maintain, repair, alter, demolish, reconstruct, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon.

The amendment permits Ontario incorporated life insurance companies to purchase land and construct low cost or moderate cost rental housing projects to the extent indicated in the section, and pursuant to The National Housing Act, 1944 (Canada).

THE PUBLIC VEHICLE AMENDMENT ACT, 1945

By this Act, 9 Geo. VI, 1945 (First Session), Chapter 20, The Public Vehicle Act is amended by adding thereto the following section:

> 25*a* (1) Every insurer who has issued a policy of insurance in accordance with section 25 and the regulations shall issue a certificate thereof which shall be filed with the Department.
>
> (2) Such certificate shall be deemed to be a conclusive admission by the insurer that such policy has been issued and in accordance with the terms of the certificate.
>
> (3) Every insurer shall notify the Department in writing of the cancellation or expiry of any policy for which a certificate has been issued at least ten days before the effective date of such cancellation or expiry, and, in the absence of such cancellation or expiry, such policy shall remain in full force and effect.

25*b* A bond issued in accordance with section 25 shall not be cancelled or expire except after ten days written notice to the Department, but not after the happening of the injury or damage secured by the bond as to such accident, injury or damage, and the said bond shall be filed with the Department.

The amendment clarifies the provisions of the Act with regard to bonds and insurance liability policies to be carried by persons licensed, and is in conformity with the present practice. A regulations section is also added as section 30, to clarify the authority previously given by The Act to make regulations for the issuance of licenses and respecting bonds and insurance liability policies to be carried by licensees.

The Commercial Vehicle Amendment Act, 1945

By section 1 of this Act, 9 Geo. VI, 1945 (First Session) Chapter 4, The Commercial Vehicle Act is amended by adding the following sections:

6*a* Every owner licensed under this Act shall provide or effect and carry such bond or insurance as the Lieutenant-Governor in Council may prescribe.

6*b* (1) Every insurer who has issued a policy of insurance in accordance with section 6*a* shall issue a certificate thereof which shall be filed with the Department.

(2) Such certificate shall be deemed to be a conclusive admission by the insurer that the policy has been issued and in accordance with the terms of the certificate.

(3) Every insurer shall notify the Department in writing of the cancellation or expiry of any policy, for which a certificate has been issued, at least ten days before the effective date of such cancellation or expiry, and, in the absence of such notice of cancellation or expiry, such policy shall remain in full force and effect.

6*c* A bond issued in accordance with section 6*a* shall not be cancelled or expire except after ten days written notice to the Department but not after the happening of the injury or damage secured by the bond as to such accident, injury or damage, and the said bond shall be filed with the Department.

By subsection 2 of section 2, the following clauses are added to section 7 of the Act:

(*cc*) prescribing the conditions and terms of cancellation, expiry, renewal, extension or notice of cancellation with respect to a bond or insurance policy provided by an owner;

(*ccc*) respecting the filing of bonds and certificates of such insurance.

* * *

(*hh*) requiring vehicles licensed under this Act or any class thereof, to be equipped with fire extinguishers of a type approved by the Department and prescribing the condition and location in which such extinguishers shall be kept.

These amendments clarify the provisions of the Act in regard to bonds and insurance liability policies to be carried by persons licensed, and are in conformity with previous practice of the Department

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurer	Head Office
Algoma	Mutual	Sault Ste. Marie
Amherst Island	Mutual	Stella
Ayr Farmers'	Mutual	Ayr
Bay of Quinte Agricultural	Mutual	Picton
Bertie and Willoughby Farmers'	Mutual	Fenwick
Blanshard	Mutual	Science Hill
Blenheim, North, Farmers'	Mutual	Plattsville
Brant	Mutual	Brantford
Canadian Millers'	Mutual	Hamilton
Canadian Reciprocal Underwriters	Reciprocal	Toronto
Caradoc Farmers'	Mutual	Mount Brydges
Civil Service Mutual Benefit	Fraternal	Ottawa
Clinton Township	Mutual	Beamsville
Culross	Mutual	Teeswater
Dereham and West Oxford	Mutual	Ingersoll
Dorchester, North and South	Mutual	Springfield
Downie	Mutual	Sebringville
Dufferin Farmers'	Mutual	Shelburne
Dumfries, North, and Waterloo, South	Mutual	Galt
Dunwich Farmers'	Mutual	Dutton
Easthope, South, Farmers'	Mutual	Tavistock
Ekfrid	Mutual	Appin
Elma Farmers'	Mutual	Atwood
Empire Life Insurance Company	Stock	Kingston
Eramosa	Mutual	Rockwood
Erie Farmers'	Mutual	Selkirk
Farmers' Central	Mutual	Walkerton
Farmers' Union	Mutual	Lindsay
Foresters, Canadian Order of	Fraternal	Brantford
Formosa	Mutual	Formosa
Germania Farmers'	Mutual	Ayton
Glengarry Farmers'	Mutual	Alexandria
Grand River Farmers'	Mutual	Caledonia
Grenville Patron	Mutual	Spencerville
Grey and Bruce	Mutual	Hanover
Halton Union Farmers'	Mutual	Campbellville
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton
Hamilton Police Benefit Fund	Fraternal	Hamilton
Hamilton Township Farmers'	Mutual	Cobourg
Hand-in-Hand	Stock	Toronto
Hay Township Farmers'	Mutual	Crediton
Hopewell Creek	Mutual	Maryhill
Howard Farmers'	Mutual	Ridgetown
Howick Farmers'	Mutual	Wroxeter
Kent and Essex Farmers'	Mutual	Chatham
Lambton Farmers'	Mutual	Watford
Lanark County Farmers'	Mutual	Perth
Lennox and Addington	Mutual	Napanee
Lobo Township	Mutual	Ilderton
London Police Benefit Fund	Fraternal	London
London Township	Mutual	London

DIX II

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES

President or Principal Officer	Post Office	Manager or Secretary	Post Office
A. H. Huckson	Sault Ste. Marie	C. M. Elliott	Sault Ste. Marie
A. N. Hitchins	Stella, R. 3	E. C. McDonald	Stella, R.3
L. E. Peterson	Drumbo	Miss A. L. Maus	Ayr
Ross A. Eaton	Picton, R. 5	W. A. Davis	Picton, Box 585
F. J. Schneider	Welland, R. 4	A. G. Willson	Fenwick
Duncan McVannel	St. Mary's, R. 3	Thos. H. Driver	Science Hill
Morton Hall	Bright, R. 4	Stuart Hastings	Plattsville, R. 1
J. A. Campbell	Brantford, R. 5	E. M. Edy	Brantford
Lieut. Col. A. L. Noble	Norval	Irving M. Lockei	Hamilton
E. W. Brown	New York	V. W. Gerrish	Toronto
Geo. B. Marshman	Melbourne, R. 2	E. W. J. Sutherland	Mt. Brydges
A. H. Brown	Ottawa	G. C. Gardner	Ottawa
Wm. Griffis	St. Catharines, R. 2	G. A. Tinlin	Beamsville
Thos. P. McDonald	Teeswater, R. 3	F. G. Moffat	Teeswater, R. 3
Stanley Allin	Beachville	C. H. Kipp	Ingersoll, Box 295
S. S. Mc Dermand	Port Burwell	M. S. Charlton	Springfield
A. J. Bradshaw, M.P.	St. Pauls, R. 1	Edward Fuller	Sebringville, R. 1
W. F. Hammond	Shelburne	J. A. Richardson	Shelburne
D. W. Dunkin	Dundas, R. 2	W. R. Cross	Galt, 22 Water St. S.
D. K. Andrew	West Lorne	Clarence Blue	Dutton
Sydney A. Goring	Woodstock, R. 6	Miss M. Caister	Tavistock
D. A. McCallum	Glencoe, R. 4	Wm. T. May	Appin
Alex. Ross	Britton, R. 1	J. A. McBain	Atwood
C. P. Fell	Toronto	L. T. Boyd	Kingston
John Grieve	Rockwood, R. 3	Thos. A. Forsyth	Rockwood, R. 1
Peter A. Gloyd	Selkirk, R. 2	W. B. Otterman	Selkirk
Moses Bilger	Mildmay	B. W. Schumacher	Walkerton
Bruce McNevin	Omemee, R. 3	H. H. McFadden	Lindsay
W. M. Couper	Montreal	Alf. P. Van Someren	Brantford
Thos. Inglis	Clifford, R. 1	Herbert M. Kuntz	Formosa
Chas. Holm	Ayton, R. 1	H. J. Henderson	Ayton
W. J. Muir	Riceville	V. G. Chisholm	Alexandria, R. 1
Robt. S. Kerr	York	N. C. Douglas	Caledonia
Geo. Ferguson	Spencerville	W. M. Snyder	Spencerville
A A. McArthur	Priceville, R. 1	Wm. Ruttle	Hanover
E. F. Ford	Hornby, R. 1	A. T. Moore	Campbellville
Wm. Kirkaldy	Hamilton	B Mathews	Hamilton
S. Black	Hamilton	E. C. Howell	Hamilton
E. H. Martyn	Port Hope, R. 1	W. A. Hoskin	Cobourg, Box 201
W. R. Houghton	Toronto	P. L. Waylett	Toronto
John Armstrong	Zurich	H. K. Eilber	Crediton
Chas. M. Wilhelm	Breslau	A. J. Frank	Maryhill
W. S. Simpson	Ridgetown	W. M. Attridge	Ridgetown
Wm. L. Speir	Brussels	J. H. Wylie	Wroxeter
Norman Atkin	North Malden	Oliver Drury, C. A	Chatham
Wm. Forbes	Wyoming, R. 2	A. G. Minielly	Watford
C. L. Vergin	Clayton	A. A. Bowes	Perth
A. Hartman	Odessa	Geo. T. Walters	Napanee, Box 174
C. S. Tuckey	Komoka, R. 4	A. E. McKay	Ilderton, R. 2
C. W. Noltie	London	F. G. Carroll	London
H. Knapton	Hyde Park, R. 1	V. A. Tackabury	London, R. 6

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurer	Head Office
McGillivray	Mutual	Parkhill
McKillop	Mutual	Seaforth
Maple Leaf Farmers'	Mutual	Columbus
Merchants	Stock	Toronto
Nissouri Farmers'	Mutual	Lakeside
Norfolk County Farmers'	Mutual	Simcoe
North Kent	Mutual	Dresden
Oneida Farmers'	Mutual	Hagersville
Ontario Commercial Travellers' Association	Fraternal	London
Ontario Farmers' Weather	Mutual	Grand Valley
Ontario Secondary School Teachers'	Fraternal	Toronto
Ontario Threshermen's	Mutual	Chatham
Ottawa Firemen's	Fraternal	Ottawa
Ottawa Police Benefit Fund Association	Fraternal	Ottawa
Ottawa City of Superannuation Fund	Fraternal	Ottawa
Otter	Mutual	Norwich
Peel County Farmers'	Mutual	Brampton
Peel and Maryborough	Mutual	Drayton
Perth	Cash-Mutual	Stratford
Pilot Insurance Company	Stock	Toronto
Prescott Farmers'	Mutual	Alfred
Puslinch	Mutual	Hespeler
Queen City	Stock	Toronto
Reliable Life Insurance Society	Fraternal	Hamilton
Saltfleet and Binbrook	Mutual	Ancaster
Sons of England	Fraternal	Toronto
Southwold Farmers'	Mutual	Shedden
St. Joseph, l'Union, du Canada	Fraternal	Ottawa
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford
Toronto Fire Department Superannuation and Benefit Fund	Fraternal	Toronto
Toronto Police Benefit Fund	Fraternal	Toronto
Townsend Farmers'	Mutual	Waterford
Usborne and Hibbert	Mutual	Exeter
Walpole Farmers'	Mutual	Jarvis
Waterloo	Cash-Mutual	Waterloo
Waterloo, North, Farmers'	Mutual	Waterloo
Wawanosh, West	Mutual	Dungannon
Western Farmers' Weather	Mutual	Woodstock
Westminster Township	Mutual	Glanworth
Williams, East	Mutual	Kerrwood
Yarmouth	Mutual	St. Thomas

DIX II (*Concl'd*)

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES (*Concl'd*)

President or Principal Officer	Post Office	Manager or Secretary	Post Office
Wm. E. Lee	Clandeboye, R. 1	A. E. Taylor	Parkhill, R. 3
W. R. Archibald	Seaforth	M. A. Reid	Seaforth
Lieut. Col. R. B. Smith	Oshawa	P. G. Purves	Columbus
W. R. Houghton	Toronto	Chas. M. Horswell	Toronto
D. E. Henderson	St. Mary's, R. 4	E. J. Gleason	Lakeside, R. 1
Arthur Simmons	Courtland	A. E. Culver	Simcoe, Box 185
C. J. Craven	Dresden	W. S. Holmes	Dresden
Thos. A. James	Hagersville, R. 3	Knud Wodskou	Hagersville, R. 3
A. B. Blay	London	Geo. T. Hair	London
Donald L. Gear	Orton, R. 2	Miss N. M. Foster	Grand Valley
H. T. Donaldson	Toronto	R. W. E. McFadden	Brantford
Byrell Harris	Chatham	Miss G. A. Rouse	Chatham
F. McRae	Ottawa	F. McFadden	Ottawa
Ernest Sabourin	Ottawa	John McCulloch	Ottawa
E. A. Bourque	Ottawa	Mrs. Elsie Utman	Ottawa
Archie Moore	Norwich, R. 4	H. C. Cayley	Norwich
Wm. Hostrawser	Malton, R. 1	F. J. Thomson	Brampton
Robt. Ritch	Drayton	Mrs. E. Cragg	Drayton
H. W. Strudley	Stratford	J. A. C. Kay	Stratford
C. C. Bowen	Detroit	N. G. Duffet	Toronto
Arthur Gratton	Alfred	Frederic Martineau	Alfred
George Clark	Puslinch, R. 1	Wilfred Roszell	Hespeler, R. 2
W. R. Houghton	Toronto	P. L. Waylett	Toronto
P. M. Button	Scotland, Ont.	C. H. Fitch	Hamilton
A. M. Shaver	Ancaster, R. 1	Roy E. Smith	Ancaster, R. 2
H. Pickering	Montreal	W. V. Oglesby	Toronto
Geo. Silcox	Shedden	Wilfred E. Sells	Shedden
Dr. R. H. Parent	Ottawa	J. J. Tremblay	Ottawa
A. Templeton	Stratford	G. McKellar	Stratford
D. A. Balfour	Toronto	J. S. Eakin	Toronto
W. J. McAllister	Toronto	J. S. Eakin	Toronto
B. Kellum	Waterford, R. 3	D. A. Hill	Waterford
Wm. A. Hamilton	Cromarty	B. W. F. Beavers	Exeter
J. J. Parsons	Jarvis, R. 1	Geo. L. Miller	Jarvis
W. G. Weichel	Waterloo	F. H. Moser	Waterloo
Campbell Shantz	Crosshill	Jos. H. Woods	Waterloo
Ross M. McPhee	Auburn, R. 3	Mrs. G. C. Treleaven	Dungannon
E. F. Klopp	Zurich	Geo. J. MacKay	Woodstock
Chas. Cousins	Glanworth, R. 1	Jas. A. McLachlan	Glanworth
J. Alex. McLeish	Parkhill, R. 7	Jno. A. McLeish	Kerrwood, R. 3
C. A. Campbell	Belmont, R. 3	A. E. Bucke	St. Thomas, R. 8

APPENDIX III

CLASSIFICATION OF EXPERIENCE ON FIRE RISKS IN ONTARIO FOR 1944 AND FIVE YEARS, 1940–44

(Excluding Reciprocal Exchanges, Farmers' Mutual and Associated Factory Mutual Companies)

Class No.		1944			5 Years, 1940–44			Class No.
		Gross Premiums Written, Less Return Premiums and Licensed Reinsurance Ceded	Net Losses Incurred (Recoveries from Licensed Reinsurers Deducted)	Ratio %	Gross Premiums Written, Less Return Premiums and Licensed Reinsurance Ceded	Net Losses Incurred (Recoveries from Licensed Reinsurers Deducted)	Ratio %	
1-A	Dwellings—brick protected, excluding farm risks	$1,688,104	763,250	45.21	$8,105,707	$2,963,991	36.57	1-A
1-B	Dwellings—frame protected, excluding farm risks	2,068,723	961,816	46.49	9,425,842	3,482,398	36.95	1-B
2-A	Dwellings—brick unprotected, excluding farm risks	146,630	61,138	41.70	722,442	335,096	46.38	2-A
2-B	Dwellings—frame unprotected, excluding farm risks	1,235,316	420,803	34.06	5,689,351	2,057,841	36.17	2-B
3	Farm risks (including contents) and livestock	1,054,268	533,335	50.59	4,656,453	2,173,828	46.68	3
4	All other two- or three-year risks	780,894	584,341	74.83	4,071,415	2,108,058	51.78	4
5	Mercantile risks—wholesale stores and warehouses and contents	656,903	396,322	60.33	2,597,298	1,389,818	53.51	5
6	Mercantile risks—retail stores and contents	2,838,611	1,722,870	60.69	13,923,605	6,874,421	49.37	6
7	All other mercantile risks	259,557	175,125	67.47	1,273,745	538,273	42.26	7
8	Breweries and malt houses	21,928	1,169	5.33	127,880	7,371	5.76	8
9	Boot and shoe factories	8,897	3,387	38.07	56,236	35,769	63.61	9

10	Canning factories	72,415	60,645	83.75	334,500	307,756	92.00	10
11	Confectionery and biscuit factories	13,161	1,927	14.64	64,039	91,387	142.71	11
12	Flour and oatmeal mills	116,323	80,370	69.09	435,162	220,137	50.59	12
13	Grain elevators	216,702	44,997	20.76	1,359,218	181,322	13.34	13
14	Laundries	55,889	47,019	84.13	250,347	126,312	50.45	14
15	Sawmills	214,833	28,279	13.16	845,902	224,904	26.59	15
16	Lumber yards	393,834	58,853	14.94	1,679,490	564,596	33.62	16
17	Machine shops and metal workers	595,345	370,224	62.19	2,022,463	1,165,877	57.65	17
18	Mining risks	371,885	30,527	8.21	1,765,555	386,611	21.90	18
19	Pork-packing and curing houses	45,926	24,675	53.73	188,755	115,527	61.20	19
20	Pulp and paper mills	65,738	10,932	16.63	335,921	88,673	26.40	20
21	Street-car barns	32,139	23,174	72.11	173,035	53,624	30.99	21
22	Tanneries	9,483	276	2.91	34,302	132,914	387.48	22
23	Woodworking factories	233,417	59,588	25.53	1,011,913	566,421	55.98	23
24	Woollen and knitting mills	58,953	50,969	86.46	188,523	183,417	97.29	24
25	All other manufacturing risks	1,169,231	1,603,143	137.11	5,029,107	3,788,721	75.34	25
26	All other one-year and short-term risks	3,528,416	1,593,676	45.17	14,671,821	6,079,522	41.44	26
27	Sprinklered risks of whatever nature or occupancy	2,641,372	720,823	27.29	10,281,236	2,754,481	26.79	27
	TOTALS	$20,594,893	$10,433,653	50.66	$91,321,263	$38,999,066	42.71	

APPENDIX IV

CERTAIN MEMORANDA, RULINGS ETC., ISSUED BY THE SUPERINTENDENT OF INSURANCE

Parliament Buildings
Toronto 2

Circular No. 9/1945 July 4th, 1945

To: All insurers transacting customers' fur insurance in Ontario
From: The Superintendent of Insurance

Re: Fur Storage Policies

Several weeks ago a conference was held in my office attended by representatives of different insurance companies which issue fur storage policies through fur storage companies, to customers who store their furs with such companies. From information which had come to the attention of the Department it appeared that some fur storage companies in completing such policies have been showing as a premium thereon and actually charging the customer an amount greater than the sum actually remitted to the company issuing the policy. Such a practice, of course, is in direct contravention of section 90 of The Insurance Act. It has therefore seemed desirable to call the attention of such fur storage companies to the necessity of full compliance with the law in the issue of such policies, and particularly to the requirement of The Insurance Act that the policy issued in each case shall show the actual premium paid.

In order that the necessary circular letter along the lines set out above, may be sent to all proper parties, would you please *forward to the Department* within the coming week the names and addresses of all fur storage persons or companies through whom your company issues fur storage policies to customers. If your company is not transacting this type of insurance will you please advise.

R. B. Whitehead
Superintendent of Insurance

Circular No. 11/1945

Parliament Buildings
Toronto 2
July 30th, 1945

MEMORANDUM

To: Fur storage companies negotiating fur insurance in Ontario
From: The Superintendent of Insurance

Re: Fur Storage Policies

From information which has come to the attention of the Department of Insurance, it appears that some fur storage companies in completing fur storage policies issued to customers who store their furs with them, have shown as the premium thereon and have actually charged the customer, an amount greater than the sum actually remitted to the insurance company issuing the policy. This practice is in direct contravention of The Insurance Act, section 90 of which requires every policy to show the premium actually paid. This practice constitutes fur storage companies which follow such procedure, agents under The Insurance Act in negotiating such insurance; and operating as such without a license renders them liable to the penalties contained in the Act for so doing.

If perchance you have been following the practice referred to above, your attention is called to the necessity of full compliance with the requirements of The Insurance Act.

R. B. Whitehead
Superintendent of Insurance

STANDARD BY-LAWS FOR FARMERS' MUTUAL FIRE INSURANCE COMPANIES

(Recommended by the Superintendent of Insurance, June 12, 1945)

GENERAL BY-LAWS
OF
....MUTUAL FIRE INSURANCE COMPANY

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GENERAL BY-LAWS
OF
....MUTUAL FIRE INSURANCE COMPANY

BY-LAW NO. 1

WHEREAS..Mutual Fire Insurance Company was organized on the..........day of........................and commenced business on the.............day of.....................under and pursuant to the provisions of "An Act to consolidate and amend the laws having reference to Mutual Fire Insurance Companies in the Province of Ontario", being chapter 44 of the Statutes of Ontario, 36 Victoria (1873);

AND WHEREAS the Corporation is now carrying on business by license issued under The Insurance Act, being Chapter 256 of the Revised Statutes of Ontario, 1937, as amended, and is subject to the provisions of Part XVI of The Companies Act, being Chapter 251 of the Revised Statutes of Ontario, 1937, as amended;

AND WHEREAS the directors and members of.. Mutual Fire Insurance Company deem it advisable to revise the existing general by-laws of the Corporation, and to enact certain revised and consolidated general by-laws in lieu thereof;

NOW THEREFORE BE IT ENACTED, and it is hereby enacted, as follows:

OBJECT

1. The purpose and business of the Corporation shall be the insuring against fire and lightning of agricultural and non-hazardous property, which includes dwelling houses, stables, barns, sheds, outbuildings, churches, school houses, halls, and their contents, produce, implements, and livestock, and isolated non-hazardous town and village risks, owned by the insured. All properties insured shall be located in the Province of Ontario, and the insurance shall be undertaken in accordance with the laws having reference to mutual fire insurance corporations in this Province. (See The Companies Act, S.236 and The Insurance Act, S.101)

SEAL

2. The seal, an impression whereof is stamped on the margin hereof, shall be the seal of the Corporation.

HEAD OFFICE

3. The Head Office of the Corporation shall be located in the.................... of ....(See The Insurance Act, S.1, ss.28)

MEMBERSHIP

4. Any person insured under a policy issued by the Corporation shall, from the date upon which the insurance becomes effective, be deemed a member of the Corporation so long as such insurance remains in force, and shall cease to be a member when such insurance is terminated or expires. (See The Companies Act, S.257, ss.1) A reinsurance policy issued to any other fire insurance corporation on the cash plan shall not qualify it or any representative of it for membership in the Corporation.

5. Any member may, with the consent of the directors, withdraw from the Corporation upon such terms as the directors may lawfully prescribe subject to the provisions of The Insurance Act, (See The Companies Act, S. 257, ss. 3)

6. *Members' Liability.* No member shall be liable in respect of any loss or claim or demand against the Corporation beyond the amount unpaid upon his premium note. (See The Companies Act, S. 257, ss. 2)

ANNUAL MEETING

7. The annual meeting of the members for the election of directors and the transaction of other business (being within the first two months of every year) shall be held on the................ day of.............................in each year at the hour of............in the ....in the........................of....
(See The Companies Act, S.46; S.258, ss 1)

8. Before the election the annual statement for the year ending on the previous 31st day of December shall be presented and read to the meeting. (See The Companies Act, S. 258, ss. 2)

9. If an election of directors is not made on the day on which it ought to have been made, the Corporation shall not for that cause be dissolved, but the election may be held on a subsequent day, at a meeting to be called by the directors, and in such case the directors then in office shall continue to hold office until their successors are elected. (See The Companies Act, S. 259)

NOTICE OF GENERAL MEETINGS

10. Notice of every annual, general or special general meeting of the Corporation shall be sent by post to every member and shall be published in a newspaper published at or near the place where the head office is located at least seven days previous to the day of the meeting. (See The Companies Act, S. 260, ss. 1)

11. The directors may convene a special general meeting of the Corporation at any time. (See The Companies Act, S. 260, ss. 2)

12. The directors shall, at least seven days prior to the date of the annual meeting, send to every member by post the annual statement for the year ending on the previous 31st day of December, which shall be certified by the auditors, and shall be in the form prescribed by the regulations passed pursuant to Section 74 of The Insurance Act (See The Companies Act, S. 260, ss. 3)

QUORUM

13. ....members present in person shall constitute a quorum for the transaction of business at any general meeting of the Corporation.

VOTING AT GENERAL MEETINGS

14. At any general meeting, unless a poll is demanded, a declaration by the chairman that a resolution has been carried, and an entry to that effect in the minutes, shall be prima facie evidence of the fact without proof of the number or proportion of the votes recorded in favor of or against such resolution. If a poll is demanded it shall be taken in such manner as the chairman directs consistent with these by-laws. (See The Companies Act, S. 50)

15. In the case of an equality of votes at any general meeting of the Corporation the chairman shall be entitled to a second or casting vote. (See The Companies Act, S. 50, ss. 3)

16. A member of the Corporation shall be entitled at any general meeting of the Corporation to the number of votes in proportion to the amount of insurance held by him according to the following scale: under $1500, one vote; $1500 to $3000, two votes; and $3000 or over, three votes; but no member shall be entitled to vote while in arrear for any assessment or cash payment due by him to the Corporation. (See The Companies Act, S. 261, ss. 1)

17. Where a policy on the premium note plan is made to two or more persons, one only shall be entitled to vote, and the right of voting shall belong to the one first named on the register of policy holders if he is present, and, if not present, to the one who stands second, and so on. (See The Companies Act, S. 261, ss. 2)

18. Where property is insured by a trustee board. any member of such board or its secretary-treasurer duly appointed in writing pursuant to its resolution may vote on its behalf. (See The Companies Act. S. 261, ss. 3)

19. No applicant for insurance shall be competent to vote or otherwise take part in the Corporation's proceedings until his application has been accepted by the directors. (See The Companies Act, S. 262)

DIRECTORS

20. *Number of Directors.* The business of the Corporation shall be conducted by........... directors, who shall be residents of the Province of Ontario. (See The Companies Act, S. 264)

21. *Qualification of Directors.* No person shall be eligible to be or shall act as a director unless he is a member of the Corporation and insured therein for the time he holds office to the amount of not less than $800.00. (See The Companies Act, S. 263, ss. 1)

22. Where a partnership has the qualifications which would qualify an individual to be a director of the Corporation, one member of the partnership shall be eligible to be a director of the Corporation. (See The Companies Act, S. 263, ss. 4)

23. No agent or paid officer, or officer of the bankers of the Corporation, or person in the employment of the Corporation, other than the manager, shall be eligible to be elected as a director or shall interfere in the election of directors. (See The Companies Act, S. 269, ss. 1). No person shall be at the same time a director and agent of the Corporation.

24. *Retirement of Directors in Rotation.* One-third of the directors shall retire annually in rotation. (See The Companies Act, S. 266)

25. *Annual Election to Fill Vacancies.* At every annual meeting one-third of the total number of directors shall be elected for a period of three years to fill the places of the retiring directors, who shall be eligible for re-election. (See The Companies Act, S. 267)

26. *Election of Directors.* The election of directors shall be held and made by such members as attend for that purpose in their proper persons, or in the case of a corporation or partnership by a director, officer or member of such corporation or partnership authorized in writing to represent it. (See The Companies Act, S. 270, ss. 1)

27. The election shall be by ballot. (See The Companies Act S. 270, ss. 2)

28. If two or more members have an equal number of votes, so that less than the whole number to be elected appear to have been chosen directors by a majority of votes, the members present shall proceed to ballot until it is determined which of the persons so having an equal number of votes shall be the director or directors. (See The Companies Act, S. 270, ss. 3) (See also Article 9, *supra*)

29. *Interim Vacancies in Office.* If a vacancy occurs among the directors during the term for which they have been elected, by death, resignation, ceasing to have the prescribed qualification, insolvency, or by absence, without previous leave of the directors, from three successive regular meetings which shall, *ipso facto* create such vacancy, the vacancy may be filled, until the next annual meeting, by any person duly qualified chosen by a majority of the remaining directors as soon as may be after the vacancy occurs, and at the next annual meeting the vacancy shall be filled for the portion of the term still unexpired. (See The Companies Act, S. 271)

30. *Meetings.* All meetings of the directors shall be held at the head office of the Corporation at the call of the President. Regular meetings of the directors shall be held monthly, the first meeting to be held immediately after the annual meeting and the others on the............... ....of each month. A special meeting of the directors may be called at any time by the President, and shall be called at any time when required by three directors. Notice of meeting shall be delivered, mailed, telegraphed or otherwise given to each director not later than the seventh day before the meeting.

31. *Quorum.* Three directors shall constitute a quorum for the transaction of business. In the case of equality of votes at any meeting, the question shall pass in the negative. (See The Companies Act, S. 272, ss. 1)

32. A director disagreeing with the majority at a meeting may have his dissent recorded with his reasons therefore. (See The Companies Act, S. 272, ss. 2)

33. *Remuneration.* Each director shall be paid a fee of................dollars ($.........) per day for each meeting of the directors and of the Executive Committee attended, with ....cents (........c) mileage one way; and....................dollars($........) per day for performing other duties of his office, with..........cents (..............c) mileage both ways.

(See The Companies Act, S. 92 and S. 265)

OFFICERS

34. *President and Vice-President.* The directors shall at their first meeting held after each annual meeting of the Corporation elect by ballot from among themselves a President and a Vice-President, and the Secretary-Treasurer shall preside at such election. (See The Companies Act, S. 270, ss. 4). They shall hold office for one year, or until their successors are elected. The President shall preside at all meetings of the directors, and shall perform other duties as may pertain to the office of President. In the absence of the President, the Vice-President shall perform the duties of the President.

35. *Other Officers.* The other officers of the Corporation shall be a Secretary-Treasurer and such other officers as the directors deem necessary.

36. *Appointment.* Such other officers of the Corporation shall be appointed by the directors, who shall specify their duties and remuneration and they shall hold office at the pleasure of the directors.

37. *Duties may be delegated.* In the case of the absence or inability of the President or Vice-President, or any other officer of the Corporation, a majority of the remaining directors may delegate the powers and duties of such officer to any other officer or to any director for the time being.

38. *Bond.* The Secretary-Treasurer shall be bonded to the amount of not less than three thousand dollars ($3,000.00) in favour of the Corporation and the said amount may be increased at the discretion of the directors. Such bond shall be that of a licensed guarantee insurance or surety company. (See The Companies Act, S. 273)

EXECUTIVE COMMITTEE

39. The President, Vice-President and one other director elected by the directors at their first meeting following each annual meeting of the members shall constitute the Executive Committee of the Corporation, and shall meet at the call of the President, to advise and assist the Secretary-Treasurer in dealing with emergency business during the intervals between meetings of the directors, or to dispose of routine business in accordance with instructions of the directors. During the absence or inability of a member of the Executive Committee, some other director shall be invited to act on the Executive Committee in his place and stead.

AGENTS

40. The directors shall appoint such agent or agents as they deem necessary or desirable. Subject to these by-laws, the directors may allocate agency territories for soliciting and receiving applications for insurance, grant and allow remuneration for the services of agents, fix the security to be given by agents, and confer specific authority for the performance of such acts as may be required from agents by the directors. The directors may from time to time cancel such appointments, or alter or vary the terms and conditions thereof. (See Article 52)

EXECUTION OF DOCUMENTS

41. The President or the Vice-President, together with the Secretary-Treasurer, are hereby authorized and shall have power to execute and deliver all policies of insurance, deeds, mortgages, leases or other documents whatsoever requisite or expedient to be executed on behalf of the Corporation, and to attach the corporate seal of the Corporation to any of such documents which may be required to be executed under the seal of the Corporation; and all such documents executed as aforesaid shall be binding upon the Corporation.

In the event of the absence or inability to act of any two of the above named officers, then all of the said documents shall be signed by such of the directors as may be appointed by the directors to act for such purpose.

MINUTES

42. Minutes of all meetings of the directors and of the Executive Committee shall be recorded by the Secretary-Treasurer. Such minutes shall be open for inspection by any director at any time.

BANKS AND BANKING

43. (a) The bank of the Corporation shall be the............................or such other banks as the directors may from time to time appoint.

(b) All monies received by the Secretary-Treasurer shall be deposited forthwith in the name of the Corporation in the said bank.

(c) All monies shall be withdrawn from the bank only be cheque signed by the Secretary-Treasurer, together with the President or such other director as may be designated for the purpose by resolution of the Board of Directors.

(d) All accounts against the Corporation shall be approved for payment by the directors.

(e) All cheques and post office or other money orders in favour of the Corporation may be receipted for or endorsed for deposit to the credit of the Corporation by the Secretary-Treasurer.

(f) The Secretary-Treasurer may grant receipts for payment of interest due.

(g) The Secretary-Treasurer, together with the President or Vice-President, shall have access to any safety deposit box rented by the Corporation.

INVESTMENTS

44. The Corporation shall invest its funds in any securities in which, under the Trustee Act, trustees may invest trust funds. (See The Companies Act, S. 300, ss. 10)

The directors shall formulate instructions for the investment of the funds of the Corporation, and may from time to time consider and revise the same. Purchases, sales and transfers of securities undertaken in accordance with the instructions of the directors shall be carried out by the President or Vice-President with the Secretary-Treasurer, who are hereby empowered to sign and execute all powers of attorney and other documents required in connection with such transactions. Full particulars of all such transactions shall be reported to the next ensuing meeting of the directors.

45. The President or Vice-President, with the Secretary-Treasurer, may give, on behalf of the Corporation, and on payment of the money at maturity, a legal discharge of any security for money held by the Corporation.

INSURANCE

46. *Limit of Liability.* The Corporation shall not undertake any risk which is subject to the hazard of a single fire for an amount greater than $..................unless such risk is reinsured to an amount sufficient to reduce the net liability of the Corporation to not more than $..................(See The Insurance Act, S. 123, ss. 1)

47. A risk subject to the hazard of a single fire shall be deemed to include, in the case of agricultural property, other than brick, stone or concrete dwellings, the total amount at risk on barns, outbuildings, contents, machinery, and all other items in connection therewith except livestock or a dwelling distant more than 80 feet from any other insured farm building, and in all other cases the total amount at risk on buildings or their contents where such buildings are distant less than 80 feet from each other. (See The Insurance Act, S. 123, ss. 2)

48. The practice and regulations of the Corporation with respect to premium notes, cash payments or instalments thereof, and assessments shall be governed by Sections 112 to 127 inclusive of The Insurance Act, Revised Statutes of Ontario, 1937, Chapter 256, and amendments thereto.

49. *Contracts of Insurance.* Subject to the foregoing Articles, the directors shall determine the forms, terms, conditions, rates, and premiums for all contracts of insurance undertaken by the Corporation.

50. Subject to the foregoing Articles and the limitations of the charter and license powers of the Corporation, the directors shall fix the limits of liability which the Corporation may assume under any insurance contract, and may vary and alter the same from time to time, and may determine what risk or classes of risk shall be undertaken or refused by the Corporation. (See Articles 1 and 46, *supra*)

51. *Reinsurance.* The directors may reinsure any risk undertaken on the premium note plan with any other insurer of the same class, and subject to approval of the Superintendent of Insurance, may enter into a general reinsurance agreement with any other insurer of the same class for the reinsurance of risks on such terms and conditions as may be agreed upon. (See The Insurance Act, S. 121 and S. 122)

52. *Underwriting Duties of Secretary-Treasurer and Agent.* Subject to the foregoing Articles, the Secretary-Treasurer, acting under the instructions of the directors, shall accept or refuse all proposals or applications for insurance, and issue policies; provided that where any risk is unsatisfactory in respect to either hazard or rate, the Secretary-Treasurer shall have authority to cancel the policy, but he shall not cancel the policy of any director without instructions from the directors. The Secretary-Treasurer shall report all cancellations to the next meeting of the directors, when the cancelled policies may be revived or not, as the case may be, at the discretion of the directors. The Secretary-Treasurer shall reinsure promptly any risk in which the limit of liability exceeds $.......................................The consent of the Corporation to transfers or assignments of policies, other insurance, and comparable matters shall be given by the Secretary-Treasurer over his signature.

Subject to the foregoing Articles and instructions of the directors, it shall be the duty of an Agent to receive applications for new and renewed insurance, to receive premium notes and cash payments or annual instalments thereof for transmission to the Corporation, and to issue interim receipts therefor, on the printed forms provided by the Corporation. He shall see that a fully and carefully completed application form is signed by the applicant, including an accurate diagram of the location of the various buildings to be insured, or within 150 feet thereof, showing distances between them; he shall inspect all buildings for fire hazards at the time the application is received and instruct and urge the applicant regarding removal of same; and in general, he shall uphold the interests of the Corporation and carry out instructions given by the directors from time to time. (See Article 40, *supra*)

53. *Adjustment and Settlement of Claims.* Subject to the foregoing Articles and instructions of the directors, all claims shall be adjusted by such director or other person as the Secretary-Treasurer may designate. In difficult or questionable cases, or where a large amount will be claimed, two or more persons may be designated and the adjuster may retain the services of a specially trained person or persons to assist in the adjustment.

The adjuster shall provide any insured claiming for loss or damage by fire or lightning with an approved form of Proof of Loss, and without prejudice to any of the rights of the Corporation may assist the claimant in completing such form. He shall use all available means to determine the true cause of loss or damage and (subject to the approval of the directors) shall endeavour to reach a fair understanding with the claimant regarding the amount of loss or damage and the liability of the company under the terms of the insurance contract. He shall verify as far as possible the statements of the claimant in the Proof of Loss and shall report all relevant particulars at the next meeting of the directors, with recommendations. The final decision for settlement of claim shall be made by the Board of Directors in all cases.

54. *Payment of Claims.* The Secretary-Treasurer, acting under the instructions of the directors, shall have full power and authority to discharge all claims arising from any policies of insurance granted by the Corporation, upon such evidence of the claims and the rights of the claimants as to the directors may appear sufficient; and may pay, allow, contest, compromise or reject any such claims, as in the discretion of the directors may appear just and reasonable.

REFUNDS FROM SURPLUS

55. The directors may declare a refund from surplus at the end of a calendar year, provided that

(a) the effective date of refund shall be the 31st day of December in the current year;

(b) on the effective date of refund, the net surplus of the Corporation after deducting the total amount of the refund shall be not less than........cents per hundred dollars of net insurance in force on that date;

(c) except as provided in clause (f) the refund shall apply to all direct policies in force on the effective date thereof;

*(d) the refund on each policy shall be in the same ratio to the total refund as the face value of the premium note is to the total face value of all premium notes in force on date of refund;

(e) the refund shall be paid as a credit on the cash payment or instalment thereof next due on each policy or renewal thereof, except that in the case of cancellation or non-renewal of a policy it shall be paid in cash;

(f) refunds shall be credited or paid only on policies of members insured continuously in the Corporation during the three years preceding the effective date of refund. (See The Insurance Act, S. 114, ss. 5)

56. The Secretary-Treasurer, acting under the instructions of the directors, shall engage such clerical staff and shall order and procure such equipment, records, stationery, supplies, etc., as may be necessary for the ordinary business of the Corporation.

AUDITORS

57. One or more Auditors shall be appointed by resolution at each annual meeting and shall hold office until the next annual meeting unless previously removed by a resolution of the members in general meeting. The remuneration of the auditors shall be fixed by the members at such annual meeting.

It shall be the duty of the auditors to examine all books, vouchers and accounts of the Corporation, and all documents having reference to the business thereof, at least once in each year.

The auditors shall make a report to the members on the accounts examined by them, and the balance sheet and other statements shall be in the form prescribed by the Superintendent of Insurance. (See The Insurance Act, S. 74). They shall sign a certificate at the foot of the balance sheet stating that they have verified the assets and liabilities of the Corporation as at the date thereof, that it is in accordance with the books and information given to them, and that in their opinion it sets out truly and correctly the financial position of the Corporation as on date thereof.

INTERPRETATION

58. In this By-law and in all other By-laws of the Corporation hereafter passed, words importing the singular number or the masculine gender, shall, unless the context otherwise requires, include the plural number or the feminine gender, as the case may be, and persons shall include firms and corporations.

AMENDMENTS TO BY-LAWS

59. Any By-laws, other than those which are restatements of statutory provisions, may from time to time be repealed, amended, varied or otherwise dealt with at a special general meeting of the Corporation called by the President for the purpose, or at an annual meeting, if notice in writing of the intention to propose such repeal, amendment or variation at such meeting is given to the Secretary-Treasurer at least one month before the holding of the meeting. Where such notice has been given to the Secretary-Treasurer, particulars of such proposal shall be stated in the notice of the meeting.

Any relevant amendment to The Insurance Act, R.S.O. 1937, chapter 256, or The Companies Act, R.S.O. 1937, chapter 251, enacted after the date on which these by-laws are approved by the members of the Corporation shall be amendments to these by-laws on and after the day on which they receive Royal Assent.

REPEAL

60. All general By-laws of the .... Mutual Fire Insurance Company heretofore enacted are hereby rescinded and repealed as of the date on which this By-law is enacted.

DATED, PASSED AND SEALED this day of 19

WITNESS the Corporate Seal of the Corporation.

....

President

....

Secretary-Treasurer

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*Alternative wording for Article 55(d): "the refund on each policy shall be a fixed percentage of the annual instalment or of one-third of the cash payment for three years in advance, as the case may be."

APPENDIX V

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1945.

Company	Agency
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency
Home Insurance Company	Home Underwriters' Agency
London Assurance	London Underwriters' Agency
Insurance Company of North America	Montreal Underwriters' Agency
Home Insurance Company	Nova Scotia Underwriters' Agency
Pearl Assurance Company, Limited	Pearl Underwriters' Agency
Great American Insurance Company	Rochester Underwriters' Agency
Western Assurance Company	St. Lawrence Underwriters' Agency
Home Insurance Company	Winnipeg Fire Underwriters' Agency
General Security Insurance Company of Canada	General Security Underwriters' Agency

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APPENDIX VI

GUARANTEE COMPANIES

List of licensed insurers approved by Order-in-Council of the Lieutenant-Governor of Ontario for the purposes of The Guarantee Companies Securities Act, R.S.O. 1937, Chap. 263, or The Judicature Act, R.S.O. 1937, Chap. 100, or The Public Officers' Act, R.S.O. 1937, Chap. 16.

American Surety Company of New York.
British America Assurance Company..
The British Canadian Insurance Company.
The British Empire Assurance Company.
The Canada Accident and Fire Assurance Company.
Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian General Insurance Company.
The Canadian Indemnity Company.
The Canadian Surety Company.
The Casualty Company of Canada.
The Century Insurance Company, Limited.
Consolidated Fire and Casualty Insurance Company.
The Dominion of Canada General Insurance Company.
The Economical Mutual Fire Insurance Company.
The Employers' Liability Assurance Corporation, Limited.
Federal Fire Insurance Company of Canada.
The Fidelity and Casualty Company of New York.
Fidelity Insurance Company of Canada.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
Gore District Mutual Fire Insurance Company.
The Guarantee Company of North America.
Great American Indemnity Company.
The Guardian Insurance Company of Canada.
The Halifax Insurance Company.
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Insurance Office.
Indemnity Insurance Company of North America.
The Liverpool and London and Globe Insurance Company, Limited.
London Guarantee and Accident Company, Limited.
The London and Lancashire Guarantee and Accident Company of Canada.
The London and Provincial Marine and General Insurance Company, Limited.
Maryland Casualty Company.
The Metropolitan Casualty Insurance Company of New York.
North British and Mercantile Insurance Company, Limited.
Northern Assurance Company, Limited.
Norwich Union Fire Insurance Society, Limited.
The Ocean Accident and Guarantee Corporation, Limited.
Pearl Assurance Company, Limited.
Phoenix Assurance Company, Limited.
Pilot Insurance Company.
The Prudential Assurance Company, Limited.
Railway Passengers' Assurance Company.
The Royal Exchange Assurance.
Royal Insurance Company, Limited.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office, Limited.
Toronto General Insurance Company.
Union Insurance Society of Canton, Limited.
The Union Marine and General Insurance Company, Limited.
United States Fidelity and Guaranty Company.
The Wawanesa Mutual Insurance Company.
Wellington Fire Insurance Company.
The Western Assurance Company.
The World Marine and General Insurance Company, Limited.
The Yorkshire Insurance Company, Limited.

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

LOAN CORPORATIONS, BUILDING SOCIETIES, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED
31st DECEMBER, 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER, No. 7, 1945

ONTARIO

TORONTO:
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1945

NOTE

Section 123 of The Loan and Trust Corporations Act (R.S.O. 1937, Chapter 257) provides as follows:—

> 123.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

ONTARIO

DEPARTMENT OF INSURANCE

To The Honourable Leslie E. Blackwell, K.C., M.P.P.,

Minister in charge of the Department of Insurance.

Sir:

I have the honour to submit herewith, as required by The Loan and Trust Corporations Act, the Forty-eighth Annual Report of the Registrar of Loan Corporations. It shows the particulars of the business of each registered loan corporation, loaning land corporation, and trust company doing business in Ontario during 1944, as ascertained from its annual and other returns and from the inspection and enquiries made by the Chief Inspector and his staff. Detailed statements of the individual corporations are grouped herein in accordance with these three classifications recognized by the Act and are further arranged in alphabetical order. In addition, statistical tables, tabulated summaries and comparative statements are included as shown in the Table of Contents.

The annual returns of the corporations covering their 1944 business were filed with the Department at the end of February, 1945. Upon filing, each return was carefully checked and a preliminary Abstract of this Report showing assets, liabilities, revenue accounts, profit and loss accounts and mortgage summaries was prepared and issued under date of April 15th, 1945. The remaining months of the year were required to complete the annual inspection of the corporations, and to determine what changes, if any, should be made in the individual statements of the corporations as a result of such inspections. Any such changes made have not been carried, by reason of the time and expense involved, into the statistical tables and summaries at the end of this report which are reprinted without change as they appeared in the preliminary Abstract.

I have the following registry changes to report:

The Real Estate Loan Company of Canada, Limited

Canada Permanent Mortgage Corporation.

By an agreement between these companies dated October 16th, 1944, and ratified by shareholders of both companies on the 12th day of January, 1945, the assets and liabilities of The Real Estate Loan Company of Canada, Limited, were taken over by the Canada Permanent Mortgage Corporation as of the 15th day of February, 1945.

of February, 1945.

The agreement was approved by an order-in-council dated the 2nd day

REVIEW OF 1944 BUSINESS:

Introduction:

The Statistical Tables included at the end of this Report have been used for comparative purposes in preparing the following review of 1944 business.

Loan Corporations:

Total assets of Loan Corporations have increased $3,089,000 during 1944 to a total of $202,145,000. This increase is mainly due to an increase in deposits, which now amount to $44,384,000. This is the largest amount held on deposit by these companies since statistics have been kept, and represents an increase of $7 millions over 1943. As a result of the further redemption of debentures payable in Sterling, debentures payable outside of Canada have continued the steady decrease which has been evident since the start of the war. These were reduced by $2,017,000 in 1944 to a total of $15,855,000, as compared with $27,184,000 in 1938. Debentures payable in Canada have also decreased $1,346,000 to $73,391,000 in 1944, as compared with a total of $74,737,000 in 1943. The following table shows the public liability of loan corporations over the past twenty years:

		Debentures Payable	
Year	*Deposits*	*In Canada*	*Out of Canada*
1924	$27,757,000	($86,650,000 not separated)	
1934	31,460,000	$83,558,000	$30,085,000
1938	33,589,000	74,850,000	27,184,000
1942	33,439,000	74,222,000	20,033,000
1943	37,381,000	74,737,000	17,872,000
1944	44,384,000	73,391,000	15,856,000

The assets of loan companies continue to show the same trend which has been evident during the past few years. Mortgages and real estate held for sale have again shown substantial decreases and the funds from these reductions have been invested in increased holdings of Dominion of Canada bonds. In 1941 the total of these bonds was $12,800,000; in 1942, $15,731,000; in 1943, $28,493,000, and in 1944, $39,253,000. The increase this year is $10,760,000, as compared with an increase in 1943 of $12,762,000. The percentage of Dominion of Canada bonds to total assets is 19.42% as compared with 14.31% in 1943, and 6.41% in 1941. Holdings of cash have also increased by $3.4 millions in 1944 to $13,094,000, and the percentage of total assets held in cash and Dominion Government bonds has increased from 11.08% in 1941, to 12.37% in 1942; 19.15% in 1943 and 25.89% in 1944.

Mortgage loans now total $110,533,000 which represents a reduction of $10,087,000 in 1944 as compared with a reduction of $8,864,000 in 1943. Real Estate held for sale was reduced $2,704,000 in 1944, and $903,000 in 1943, and now stands at $6,010,000. Collections on mortgages and sales of real estate in 1944 exceeded those of 1943, when they were already considerably higher than in previous years. This is the result of increased incomes throughout Canada, particularly in the rural areas of the western provinces, and is an indication of the general transition from tenancy to ownership of city homes and farms as a result of war conditions.

Trust Companies:

Total assets of Trust Companies (exclusive of those held for estates, trusts and agencies) show an increase of $16,682,000. Company fund assets of $62,752,000 show an increase of $1,234,000 in 1944. Guaranteed fund assets totalling $159,009,000 have increased $15,448,000 due principally to an increase in Trust Deposits of $9,980,000, and an increase in Guaranteed Certificates of $5,496,000.

Trust deposits over the past twenty years have shown a steady increase and are at the present time at their highest point since statistics have been kept, whereas Guaranteed trust funds have been fluctuating, but this year also show a substantial increase. The following table of Guaranteed funds received from the public, by Trust Companies over the past twenty years shows the trend of this liability.

Guaranteed Funds

Year	*Deposits*	*Guaranteed Receipts*	*Total*
1924	$11,363,000	$42,655,000	$54,018,000
1934	45,058,000	87,493,000	132,551,000
1938	56,488,000	87,367,000	143,855,000
1942	55,033,000	80,468,000	135,501,000
1943	59,505,000	84,056,000	143,561,000
1944	69,485,000	89,524,000	159,009,000

Total deposits of both Loan and Trust Corporations at December 31st, 1944, were $113,869,000 as compared with $96,885,000 at December 31st, 1943, an increase of $16,984,000 which compares with an increase during 1943 of $8,413,000.

The increase in total assets of both Company and Guaranteed Funds is represented by an increase of $21,682,000 in Dominion of Canada (and guaranteed) bonds, which now represent 18.42% of company funds and 39.77% of guaranteed funds as compared with 16.13% and 30.09% respectively in 1943. Real Estate holdings, due to sales, were again greatly reduced in 1944, having decreased $2,074,000 as compared to a decrease of $1,706,000 in 1943. Mortgages on real estate held in Company and Guaranteed Funds have decreased $5,677,000 in 1944, as compared to a decrease of $5,827,000 in 1943.

Estates, Trusts and Agencies:

Total assets under administration by all Trust Companies have increased during 1944 by $78,000,000 to a total figure of $2,649,369,000 which marks a new high in this important branch of their business. At December 31st, 1924, the total assets under administration by all companies showed a total of $823,375,000.

Office Premises:

The total investment in Office Premises for Loan and Trust Corporations amounted to $11,003,000. This is a decrease of $104,000 from the previous year's total of $11,107,000, which is due to the customary annual write-downs.

Real Estate Held for Sale:

Real Estate sales were very active in 1943, and have shown a further expansion in 1944. The housing shortage which is general all over Canada, has resulted in increased sales of dwelling units, and activity has extended also to business properties. Sales of farm properties have again increased, particularly in the Western provinces, as a result of the high level of farm income.

Real Estate held for sale by all Loan and Trust Corporations shows a substantial decrease of $4,777,000 during 1944, from a total of $13,959,000 in 1943 to $9,182,000 in 1944. In 1941 the amount of Real Estate held for sale was $19,368,000.

Holdings of Real Estate by Loan Corporations now represent 2.97% of total assets, as compared with 5.78% in 1939, while that held by Trust Companies in Company Funds was 5.5% of total Company assets in 1944 and 15.8% in 1939.

Mortgage Loans:

Total Mortgages of both Loan and Trust Corporations are carried at balance sheet figures of $173,448,000, a reduction of $15,763,000 from the total in 1943 of $189,211,000. Increased repayments of principal has again been the experience of all companies in the West, as well as in the East. The reduction in principal has been proportionately the same for both Loan and Trust Companies. The Loan Corporations reduced their mortgages $10,086,000 to $110,533,000, while those of Trust Companies have been reduced $5,677,000 from $68,592,000 to $62,915,000.

The summary of mortgages at the end of this Report again shows a segregation of Farm and Urban mortgages by provinces, based on the gross book values before the deduction of special reserves for balance sheet purposes. The total value of mortgages for both Loan and Trust Corporations shown in this summary is $179,998,000 which is some $6,550,000 greater than the amount at which they are carried in the companies' balance sheets, and consists of $129,213,000 in mortgages in Eastern Provinces and $50,785,000 in Western Provinces. The amount of Western mortgages held by Loan and Trust Corporations has been substantially reduced in recent years, being $64,993,000 in 1943, $73,688,000 in 1942 and $77,100,000 in 1941.

The following table shows the trend of mortgages of both Loan and Trust Corporations, as divided between Western and Eastern holdings for the years 1938 to 1944 inclusive.

Western	*Principal*	*Interest Charged and Past Due*
1938	$80,006,000	$5,188,000
1939	77,632,000	5,008,000
1940	75,072,000	5,353,000
1941	72,086,000	5,015,000
1942	68,680,000	5,008,000
1943	61,102,000	3,891,000
1944	49,155,000	1,633,000
Eastern		
1938	153,350,000	2,042,000
1939	152,426,000	1,834,000
1940	149,103,000	1,581,000
1941	146,014,000	1,222,000
1942	140,175,000	856,000
1943	132,970,000	615,000
1944	128,891,000	324,000

A segregation between Farm and Urban mortgage principal owing has been made for the three years since 1942 as follows:

Western	1944	1943	1942
Farm	$ 32,074,000	$ 44,015,000	$ 49,140,000
Urban	17,081,000	17,087,000	19,540,000
Total	$ 49,155,000	$ 61,102,000	$ 68,680,000
Eastern			
Farm	$ 7,774,000	$ 7,937,000	$ 8,632,000
Urban	121,117,000	125,033,000	131,543,000
Total	$128,891,000	$132,970,000	$140,175,000
Total Farm	$ 39,848,000	$ 51,952,000	$ 57,772,000
Total Urban	138,198,000	142,120,000	151,083,000
Grand Total	$178,046,000	$194,072,000	$208,855,000

Collateral Loans:

The total of these loans for both Loan and Trust Corporations has increased this year from the previous year. The total this year is $15,269,000 as compared with $14,382,000 in 1943.

Bonds and Debentures:

Bonds and Debentures held by Loan Corporations total $52,437,000 and by Trust Companies, $108,183,000, a total for both Loan and Trust Corporations of

$160,620,000, which represents an increase of $31,726,000 over the previous year's total of $128,894,000.

The investment in Dominion Government bonds has increased $32,442,000, while Provincial, Municipal and other bonds have decreased $714,000.

The following table shows the trend of bonds and debentures of Loan and Trust Corporations for the years 1941 to 1944 inclusive:

	1941	1942	1943	1944
Dom. of Canada	$41,648,000	$51,989,000	$81,618,000	$114,059,000
Provincial	23,187,000	23,134,000	22,526,000	21,907,000
Municipal	12,162,000	11,188,000	11,267,000	10,744,000
Other	17,441,000	14,355,000	13,483,000	13,910,000
Total	$94,438,000	$100,666,000	$128,894,000	$160,620,000

During the three years 1942 to 1944 inclusive, these companies have invested $72.4 millions in Dominion of Canada bonds. The funds for this investment have been provided mainly as follows:

Reduction in mortgage investments	$38,711,000
Reduction in real estate held for sale	10,186,000
Increase in deposits	20,189,000
Total	$69,086,000

Dominion of Canada bonds now represent 26.9% of total assets of loan and trust companies as compared with 10.47% in 1941, and this trend is likely to continue so long as a war economy prevails.

Stocks:

The holdings of stocks by Loan Corporations increased $1,809,000 in 1944 to a total of $13,101,000, while Trust Companies holdings at $12,267,000 show an increase of $884,000.

Cash:

Cash held by Loan Corporations increased $3,472,000 to a total of $13,094,000, while total cash held by Trust Companies increased $1,736,000 in 1944 to a total of $11,882,000.

Earnings:

Net profits of loan corporations (excluding transfers to and from investment reserves) amounted to $3,550,800 as compared to $3,067,700 in 1943. Trust companies' net profits on the same basis were $2,803,500 as compared with $2,658,800.

The net amount transferred to investment reserves which had been eliminated from the above figures is $1,365,900 for loan corporations, and $324,000 for trust companies, which compares with $856,600 and $418,400 respectively in 1943.

Dividends:

Dividends declared by loan corporations in 1944 amounted to $1,934,000, and by trust companies to $1,754,000, as compared with $1,971,000 and $1,623,000 respectively in 1943.

Liquid Position:

The percentage of liquid securities held by Loan and Trust Corporations that accept deposits to the amount of deposits was 109.22% on December 31st, 1944, as compared with 96.88% in 1943; 80.41% in 1942; 72.24% in 1941; 69.71% in 1940; 67.35% in 1939.

All of which is respectfully submitted.

RBWhitehead

Registrar of Loan Corporations.

Toronto, November 15th, 1945.

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NAME OF COMPANY

1. Toronto General Trusts Corporation, 10th March, 1882.
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 29th November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Royal Trust Company, 24th February, 1905.
6. Chartered Trust and Executor Company, 6th April, 1910.
7. Canada Permanent Trust Company, 13th May, 1913.
8. Sterling Trusts Corporation, 20th May, 1914.
9. Capital Trust Corporation, Limited, 22nd September, 1914.
10. London and Western Trusts Company, Limited, 29th June, 1917.
11. Guelph Trust Company, 30th August, 1917.
12. Premier Trust Company, 17th June, 1919.
13. Waterloo Trust and Savings Company, 1st August, 1922.
14. Victoria Trust and Savings Company, 19th December, 1923.
15. Montreal Trust Company, 6th May, 1925.
16. British Mortgage & Trust Corporation of Ontario, 16th September, 1926.
17. Grey and Bruce Trust & Savings Co., 14th October, 1926.
18. Guaranty Trust Company, 16th September, 1927.
19. Northern Trusts Company, 23rd September, 1930.
20. Industrial Mortgage and Trust Company, 9th December, 1930.
21. Brockville Trust and Savings Company, 20th June, 1933.
22. Lambton Trust Company, 13th July, 1938.
23. Crown Trust Company, 30th November, 1938.
24. Eastern Trust Company, 8th February, 1941.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Midland Loan and Savings Company, 27th February, 1903.
2. Toronto Mortgage Company, 19th April, 1905.
3. Credit Foncier Franco-Canadien, 28th March, 1929.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Canada Permanent Mortgage Corporation, 20th November, 1907.
2. Guelph and Ontario Investment and Savings Society, 23rd March, 1908.
3. The Huron and Erie Mortgage Corporation, 13th May, 1913.
4. Lambton Loan and Investment Company, 28th February, 1914.
5. Ontario Loan and Debenture Company, 20th March, 1914.

List of trust companies approved by Orders-in-Council as trust companies with which a trustee may entrust trust funds for guaranteed investment as set out in The Loan and Trust Corporations Act, in accordance with the provisions of The Trustee Act, 16 Geo. V, c. 40, sec. 27; R.S.O. 1937, c. 165, sec. 26.

1. Toronto General Trusts Corporation, 28th June, 1927.
2. Trusts and Guarantee Company, 28th June, 1927.
3. National Trust Company, Limited, 28th June, 1927.
4. Canada Trust Company, 28th June, 1927.
5. Royal Trust Company, 28th June, 1927.
6. Chartered Trust and Executor Company, 28th June, 1927.
7. Canada Permanent Trust Company, 28th June, 1927.
8. Sterling Trusts Corporation, 28th June, 1927.
9. Capital Trust Corporation, Limited, 28th June, 1927.
10. London and Western Trusts Company, Limited, 28th June, 1927.
11. Guelph Trust Company, 28th June, 1927.
12. Premier Trust Company, 28th June, 1927.
13. Waterloo Trust and Savings Company, 28th June, 1927.
14. Victoria Trust and Savings Company, 28th June, 1927.
15. Montreal Trust Company, 28th June, 1927.
16. Grey and Bruce Trust and Savings Company, 28th June, 1927.
17. Industrial Mortgage and Trust Company, 9th December, 1930.
18. Guaranty Trust Company, 20th May, 1931.
19. British Mortgage and Trust Corporation of Ontario, 22nd December, 1931.
20. Brockville Trust and Savings Company, 27th September, 1932.
21. Eastern Trust Company, 3rd November, 1938.

I. LOAN CORPORATIONS

Corporations Having Permanent Stock Only

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President.—E. D. GOODERHAM
Vice-Presidents—CHARLES S. ROBERTSON
F. S. CORRIGAN
General Manager—CHARLES S. ROBERTSON
Secretary—WALTER F. WATKINS

DIRECTORS

E. D. GOODERHAM
F S. CORRIGAN
LEIGH M. MCCARTHY
SAMUEL ROGERS, K.C.
JOHN A. MACAULAY, K.C.
CHARLES S. ROBERTSON
T. D'ARCY LEONARD, K.C.
ROY L. WARREN
G. HAROLD AIKINS, K.C.
HENRY S. GOODERHAM

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
D. McK. MCCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (200,000 shares of $100.00 each)	$20,000,000 00
Amount subscribed	7,000,000 00
Amount paid in cash	7,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises			$ 3,280,500 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 1,268,001 10	
(b) Held under power of sale, etc.		40,547 29	
			1,308,548 39
3. Amount secured by mortgages on real estate including:			
First mortgages		$33,574,138 60	
Agreements for sale		5,754,035 61	
Interest due		31,200 75	
Interest accrued		188,207 94	
			39,547,582 90
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 200,816 08	
Interest due		221 12	
			201,037 20
5. Deposit with Trust Co. for investment—Principal		$ 42,215 12	
Accrued Interest		1,213 68	
			43,428 80
6. Book value of bonds and debentures:			
(a) Government and Government Guaranteed:			
Dominion	$12,753,672 27		
Interest accrued	48,093 88		
		$12,801,766 15	
(b) Provincial and Provincial Guaranteed	$ 1,659,774 49		
Interest accrued	8,754 68		
		1,668,529 17	
(c) Canadian municipalities	$ 705,975 62		
Interest accrued	3,079 16		
		709,054 78	
(d) All other bonds	$ 152,738 81		
Interest accrued	322 57		
		153,061 38	
			15,332,411 48
7. Book value of stocks		$ 2,537,899 77	
Accrued dividends thereon		11,893 50	
			2,549,793 27
8. Cash on hand			266,894 24
9. Cash on deposit with chartered banks in Canada, $3,466,279.01; elsewhere, $7,788.73			3,474,067 74
Total Assets			$66,004,264 02

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	$26,870,247 83		
Interest due and accrued	320,413 57		
		$27,190,661 40	
(b) Payable elsewhere than in Canada	$ 3,429,985 62		
Interest due and accrued	16,400 78		
		3,446,386 40	
			$30,637,047 80
2. Amount of money deposited with the corporation			21,360,489 57
3. Taxes other than taxes on real estate			100,000 00
4. Dividends to shareholders declared and unpaid			140,000 00
5. Other expenses due and accrued			1,088 69
6. Investment reserves			1,246,933 00
7. All other liabilities			18,397 39
Total			$53,503,956 45

To Shareholders

8. Paid-in capital	$ 7,000,000 00
9. Reserve fund	5,000,000 00
10. Balance of Profit and Loss Account	500,307 57
Total	$12,500,307 57
Total Liabilities	$66,004,264 02

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 135,586 88
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 2,413,845 15	
(b) Collateral loans	4,342 82	
(c) Bonds and debentures	380,709 78	
(d) Dividends on stocks	121,002 38	
(e) Bank deposits	27,667 28	
		2,947,567 41
3. Profit on sale of securities and real estate		88,269 55
4. Agency fees and commissions earned		24,056 66
5. All other revenue for the year		181,768 80
6. Net rents from Real Estate held for sale		123,279 70
Total		$ 3,500,529 00

Expenditure

7. Interest incurred during the year on:		
(a) Debentures	$ 1,049,736 95	
(b) Deposits	326,111 11	
		$ 1,375,848 06
8. Loss on sale of securities and real estate		356,563 03
9. Amount by which ledger values of assets were written down		327,050 49
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 147,179 63	
(b) Provincial	838 61	
(c) Municipal	14,823 94	
(d) British	1,691 16	
		164,533 34
11. Commission on loans		11,736 95
12. All other expenses incurred:		
(a) Salaries	$ 371,767 58	
(b) Directors' fees	15,600 00	
(c) Auditors' fees	20,750 00	
(d) Legal fees	3,986 42	
(e) Rents	72,100 00	
(f) Travelling expenses	32,109 96	
(g) Printing and stationery	8,824 05	
(h) Advertising	9,088 95	
(i) Postage, telegrams, telephones and express	16,634 80	

CANADA PERMANENT MORTGAGE CORPORATION—Continued

(j) Commission on sale of Debentures	$ 8,460 31	
(k) Miscellaneous	99,866 39	
		$ 659,188 46
13. Net profit transferred to Profit and Loss Account		605,608 67
Total		$ 3,500,529 00

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 454,698 90
2. Amount transferred from Revenue Account	605,608 67
Total	$ 1,060,307 57
3. Dividends to shareholders declared during year	$ 560,000 00
4. Balance of account at 31st December, 1944	500,307 57
Total	$ 1,060,307 57

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.433%; (b) Debentures payable elsewhere, 3.038%; (c) Deposits, 1.729%.
   Current rate paid—(a) 2½% to 3¼%; (b) 2⅝%; (c) 2%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.420%; (b) Collateral Loans, 3.184%; (c) Bonds and debentures, 3.299%; (d) Stocks owned, 5.257%.
3. Written off Mortgage Loans, $229,980.90.
4. Fidelity Bonds on officers of the Corporation, Fidelity Blanket Bond for $50,000 on any one person and covering all members of staff.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) February 23rd, 1944; (b) April 1st, 1944; (c) 2%.
   (a) May 23rd, 1944; (b) July 3rd, 1944; (c) 2%.
   (a) August 18th, 1944; (b) October 2nd, 1944; (c) 2%.
   (a) November 15th, 1944; (b) January 2nd, 1945; (c) 2%.
6. Date appointed for the Annual Meeting, February 2nd, 1945.
   Date of last Annual Meeting, January 28th, 1944.
7. Special General Meeting held during year, September 28th, 1944.

8. Amount of contingent liability not shown as direct debts in the foregoing statement (approximately)	$ 25,000 00
9. Amount of mortgage interest permanently capitalized during the year	24,679 70
10. Amount of Company's own Debentures and interest, *due* and unpaid:	
Principal	190,709 58
Interest	35,136 37

CONSTATING INSTRUMENTS

This corporation was incorporated under Special Act of the Dominion of Canada, 62-63 Victoria (1899), c. 101, under the name of "The Canada Permanent and Western Canada Mortgage Corporation," for the purpose of acquiring the assets and business of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and The London and Ontario Investment Company, Limited, which several purchases were confirmed by Special Act of Ontario 63 Victoria, 1900, c. 129. The name was changed to the "Canada Permanent Mortgage Corporation" by 3 Edward VII (1903), c. 94 (D), which Act also amended its lending powers. By 3-4 George V (1913), c. 86 (D), further amendments were made to the Incorporating Act.

Of the constituent companies, the Canada Permanent Loan and Savings Company was incorporated by declaration filed under The Building Societies Act. (Cons. Stat U.C., c. 53) in 1855, under the name of the Canada Permanent Building and Savings Society, which name was changed to the Canada Permanent Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 100.

The Western Canada Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1863, under the name of the Western Canada Permanent Building and Savings Society, and its name was changed to the Western Canada Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 79.

The Freehold Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1859 under the name of The Freehold Perm-

CANADA PERMANENT MORTGAGE CORPORATION—Continued

anent Building and Savings Society; the name being changed to The Freehold Loan and Savings Company by 36 Victoria (Ontario), (1873), c. 104.

The London and Ontario Investment Company was incorporated by the Act of Ontario 39 Victoria, 1876, c. 62.

In 1918 the corporation purchased the assets and business of The Oxford Permanent Loan and Savings Society, which purchase was ratified by Order-in-Council of Ontario, dated July 31, 1918, pursuant to The Loan and Trust Corporations Act.

In 1921, the corporation also purchased the assets and business of The London and Canadian Loan and Agency Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated September 23rd, 1921, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The Royal Loan and Savings Company, which purchase was ratified by Order-in-Council of Ontario, dated March 4th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The British Columbia Permanent Loan Company, Vancouver, B.C.

In 1927 the corporation also purchased the assets and business of The Canada Landed and National Investment Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated December 30th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1944, the Corporation purchased the assets and business of The Landed Banking and Loan Company, which purchase was ratified by Order-in-Council of Ontario, dated October 18th, 1944, pursuant to The Loan and Trust Corporations Act.

In 1945, the Corporation purchased the assets and business of The Real Estate Loan Company of Canada, Limited, which purchase was ratified by Order-in-Council of Ontario, dated February 2nd, 1945, pursuant to The Loan and Trusts Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province a) Farm (b) Urban	Principal and Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (a)	540,024 59	cr. 2,649 77	3,183 06	540,557 88	131,370 77
Ontario (b)	21,868,354 28	cr. 25,718 98	98,343 27	21,940,978 57	401,403 31
Quebec (b)	5,667,615 70	cr. 43,094 08	28,391 72	5,652,913 34	78,296 99
Manitoba (a)	1,995,245 54	14,411 58	12,139 44	2,021,796 56	9,346 32
Manitoba (b)	583,743 50	3,060 65	5,026 04	591,830 19	240 46
British Columbia (a)	164,489 70	cr. 767 79	1,402 47	165,124 38	10,558 77
British Columbia (b)	2,328,646 57	3,222 91	6,454 53	2,338,324 01	3,116 12
New Brunswick (a)	16,902 36	148 17	213 92	17,264 45	....
New Brunswick (b)	965,448 63	cr. 790 86	3,103 42	967,761 19	....
Prince Edward Island (b)	169,478 85	8 35	201 76	169,688 96	....
Alberta (a)	1,231,324 67	26,254 38	7,339 62	1,264,918 67	19,019 19
Alberta (b)	98,334 12	389 43	225 38	98,948 93	....
Saskatchewan (a)	2,355,313 54	60,839 63	11,744 60	2,427,897 77	170,602 95
Saskatchewan (b)	174,062 88	164 27	336 88	174,564 03	57 46
Nova Scotia (a)	39,582 10	1,319 84	223 66	41,125 60	....
Nova Scotia (b)	1,137,632 31	cr. 5,596 98	9,878 17	1,141,913 50	....
Total (a)	6,342,882 50	99,556 04	36,246 77	6,478,685 31	311,873 31
Total (b)	32,993,316 84	cr. 68,355 29	151,961 17	33,076,922 72	512,139 03
Grand Total	39,336,199 34	31,200 75	188,207 94	39,555,608 03	824,012 34
Less Investment Reserves	8,025 13	Nil	....	8,025 13	....
Net Total	39,328,174 21	31,200 75	188,207 94	39,547,582 90	824,012 34

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Managing Director—G. A. MORROW

Secretary—W. J. HASTIE

Vice-Presidents

HON. LEIGHTON MCCARTHY, P.C., K.C.   W. J. HASTIE   GRAHAM MORROW

DIRECTORS

G. A. MORROW
H. C. COX
HON. LEIGHTON MCCARTHY, P.C., K.C.
A. H. COX
FRANK P. WOOD
FRANK MCCARTHY, K.C.
W. J. HASTIE
S. H. LOGAN
JOHN L. C. MCCARTHY
R. A. LAIDLAW
J. A. MCLEOD
W. M. O'CONNOR
GRAHAM MORROW

Auditors—H. FRANK VIGEON, C.A.; H. CECIL BROWN, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	2,500,000 00
Amount paid in cash	2,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		$ 100,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		41,002 00
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 37,191 89	
Agreements for sale	50,211 52	
		87,403 41
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		11,400 00
5. Book value of bonds(debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 375,000 00	
(b) Provincial and Provincial Guaranteed	220,302 75	
(c) Canadian municipalties in Ontario	12,545 00	
(d) All other bonds	467,397 60	
		1,075,245 35
6. Book value of stocks		3,793,745 87
7. Cash on deposit with chartered banks in Canada, $9,254.25; elsewhere, $430.99		9,685 24
Total Assets		$ 5,118,481 87

Liabilities

To the Public

1. Taxes other than taxes on real estate	$ 16,500 00
2. Dividends to shareholders declared and unpaid	50,000 00
3. Investment reserves	229,277 19
Total	$ 295,777 19

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Paid-in capital	$ 2,500 000 00
5. Reserve fund	2,100,000 00
6. Balance of Profit and Loss Account	222,704 68
Total	$ 4,822,704 68
Total Liabilities	$ 5,118,481 87

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 4,071 44
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 5,982 65	
(b) Collateral loans	584 09	
(c) Bonds and debentures	37,379 49	
(d) Dividends on stocks	206,290 00	
(e) Bank deposits and exchange	163 15	
		250,399 38
3. Profit on sale of securities and real estate		26,802 28
4. Net income on real estate held for sale		2,037 65
5. All other revenue for the year		16,500 00
Total		$ 299,810 75

Expenditure

6. Amount by which ledger values of assets were written down		$ 5,678 10
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 23,582 36	
(b) Provincial	250 00	
(c) Municipal	772 43	
(d) Appropriation for taxes payable in 1945	16,500 00	
		41,104 79
8. Commission on loans and on sale of real estate		545 06
9. Amount transferred to Investment Reserves		3,000 00
10. All other expenses incurred:		
(a) Salaries	$ 24,348 32	
(b) Directors' fees	6,250 00	
(c) Auditor's fees	300 00	
(d) Legal fees	32 50	
(e) Rents	3,625 00	
(f) Printing and stationery	301 57	
(g) Postage, telegrams, telephones and express	661 81	
(h) Miscellaneous	6,964 59	
		42,483 79
11. Net profit transferred to Profit and Loss Account		206,999 01
Total		$ 299,810 75

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 215,705 67
2. Amount transferred from Revenue Account	206,999 01
Total	$ 422,704 68
3. Dividends to shareholders declared during year	$ 200,000 00
4. Balance of account at 31st December, 1944	222,704 68
Total	$ 422,704 68

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of reralty, 6.84%; (b) Collateral Loans, 5%; (c) Bonds and debentures, 3.48%; (d) Stocks owned, 5.44%.
2. Loans written off, $219.25.
3. Fidelity Bonds on officers of the Corporation: All officers and staff are covered by a Fidelity Bond for a total of $61,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) December, 1943; (b) January 3rd, 1944; (c) 2%.
   (a) January, 1944;; (b) April 1st, 1944; (c) 2%.
   (a) June, 1944; (b) July 3rd, 1944; (c) 2%.
   (a) September, 1944; (b) October 2nd, 1944; (c) 2%.
5. Date appointed for the Annual Meeting, January 17th, 1945.
   Date of last Annual Meeting, January 19th, 1944.

CONSTATING INSTRUMENTS

1884—Letters Patent (under the Ontario Government Joint Stock Companies' Letters Patent Act) incorporating The Central Canada Loan and Savings Company of Ontario, with a capital of $2,000,000, in 20,000 shares of $100 each, dated 7th March, 1884.

1890—Act (of the Legislature of the Province of Ontario), 53 Vic., c. 129; declares capital to be $5,000,000, in 50,000 shares of $100 each; confirms the purchase of the assets of the Peterborough Real Estate Investment Company, Limited; authorizes the issue of debenture stock; authorizes agencies in the United Kingdom; defines the limit of borrowing powers.

1893—Supplementary Letters Patent (of the Province of Ontario), dated 8th June, 1893, extending the Company's purchasing and lending powers with regard to bonds, stocks and debentures to the Province of Manitoba.

1896—Act (of the Legislature of the Province of Manitoba), 59 Vic., c. 33, authorizes Company to exercise in the Province of Manitoba, with respect to real and personal property, all the rights, powers and privileges that it possesses in Ontario.

1897—Supplementary Letters Patent (of Ontario), dated 6th May, 1897, amending the original Letters Patent by expunging therefrom powers of Company to buy and sell land.

1898—Act (of the Parliament of the Dominion of Canada), 61 Vic., c. 97.

1899—Act (of the Legislature of the Province of Manitoba) authorizing Dominion Company to exercise in Manitoba all its rights, powers and privileges; defining the powers of the Company and vesting all the assets of the old company in the new company.

1900—Act (of the Legislature of the Province of Ontario), confirming and validating the conveyance and assignment of 1st December, 1898 (see form of the conveyance and assignment in schedule to 61 Vic., c. 97), and transferring and vesting the assets of the Provincial Company in the Dominion Company.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.
Ontario (b)	29,500 11	....	29,500 11	46 30
Alberta (a)	7,691 78	....	7,691 78	5,553 03
	37,191 89	....	37,191 89	....
Agreements for Sale..........				
Ontario (b)	42,367 47	....	42,367 47	722 30
Alberta (a)	500 00	....	500 00	Nil
Manitoba (a)	7,344 05	....	7,344 05	Nil
	50,211 52	....	50,211 52	....
Total (b)	71,867 58	....	71,867 58	....
Total (a)	15,535 83	....	15,535 83	....
Grand Total	87,403 41	....	87,403 41	6,321 63

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—COMTE CAHEN-D'ANVERS Vice-President—HON. C. P. BEAUBIEN
General Manager—VICOMTE DE ROUMEFORT
Assistant General Managers—M. PASQUIN; ARMAND CHEVALIER
General Secretary—ARMAND CHEVALIER

DIRECTORS

COMTE CAHEN-D'ANVERS
HON. C. P. BEAUBIEN
P. AMOS
E. FOURET
H. JAHAN
J. THEO. LECLERC
E. DE LA LONGUINIERE
R. MASSON
HON. E. L. PATENAUDE
VICOMTE DE ROUMEFORT
M. STERN

Censors—J. MIGNOT; PIERRE VINSON; A. SURVEYER (Montreal)

Auditors—J. ARTHUR W. ARCHAMBAULT; MAURICE CHARTRE, Chartered Accountants

CAPITAL

Amount of Capital Stock authorized (100,000 Shares of French Francs 500 each)	French Francs	50,000,000
Amount subscribed	French Francs	50,000,000
Amount paid in cash (French Francs 50,000,000) carried as		$ 9,647,667 19

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises			$ 336,501 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 3,052,561 18	
(b) Held under power of sale, etc.		175,572 26	
			3,228,133 44
3. Amount secured by mortgages on real estate including:			
First mortgages		$22,390,760 69	
Agreements for sale		1,443,653 37	
Interest due		188,447 00	
Interest accrued		137,074 87	
			24,159,935 93
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 34,532 00	
Interest accrued		70 02	
			34,602 02
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 6,073,699 37		
Interest accrued	39,196 04		
		$ 6,112,895 41	
(b) Provincial and Provincial Guaranteed	$ 2,291,252 50		
Interest accrued	17,016 66		
		2,308,269 16	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,540,493 20		
Interest accrued	11,535 16		
		1,552,028 36	
(d) All other bonds	$ 862,611 77		
Interest accrued	3,303 21		
		865,914 98	
			10,839,107 91
6. Cash on hand			21,417 15

CREDIT FONCIER FRANCO-CANADIEN—Continued

7. Cash on deposit with chartered banks in Canada, $5,023,010.63; elsewhere, $321,213.85	$ 5,344,224 48
8. All other assets	481,365 25
Total Assets	$44,445,287 18

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 5,985,427 88		
Interest due and accrued	834,897 10		
		$ 6,820,324 98	
(b) Payable elsewhere than in Canada	$ 9,069,008 08		
Interest due and accrued	1,930,085 98		
		10,999,094 06	
			$17,819,419 04
2. Difference in Exchange			4,647,152 83
3. Suspense Profit Account			1,317,215 98
4. Taxes other than taxes on real estate—Income Tax Provisions			890,972 58
5. Dividends to shareholders declared and unpaid (including Founders' Shares and Distribution to Directors)			1,267,661 89
6. Salaries, rents and other expenses due and accrued			20,456 90
7. Investment reserves			4,957,098 36
8. All other liabilities			335,940 05
Total			$31,255,917 63

To Shareholders

9. Paid-in capital—French frcs. 50,000,000.—carried at	$ 9,647,667 19
10. Reserve fund—Statutory Reserve (Article 109 of the charter)	1,878,348 21
11. General Contingency Reserve—Provident Fund (Article 109 of the charter)	900,000 00
12. Balance of Profit and Loss Account	763,354 15
Total	$13,189,369 55
Total Liabilities	$44,445,287 18

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 1,535,401 40	
(b) Collateral loans	832 34	
(c) Bonds and debentures	250,245 16	
(d) Bank deposits	36,648 84	
		$ 1,823,127 74
2. Profit on sale of securities and real estate		260,811 01
3. All other revenue for the year		2,743 64
4. Net rents from real estate held for sale		323,849 46
Total		$ 2,410,531 85

Expenditure

5. Interest incurred during the year on: Debentures and debenture stock		$ 658,893 55
6. Loss on redemption of our debentures		20 00
7. License fees and taxes other than taxes on real estate:		
(a) Dominion (Suspense re Income Tax)	$ 175,000 00	
(b) Provincial	570 83	
(c) Municipal	3,253 12	
		178,823 95
8. Commission on loans		20,653 44
9. Amount transferred to Investment Reserves		425,000 00
10. Amount transferred to Difference in Exchange		250,000 00

CREDIT FONCIER FRANCO-CANADIEN—Continued

11. All other expenses incurred:		
(a) Salaries and Pensions	$ 287,694 51	
(b) Directors' fees	3,825 00	
(c) Auditors' and Censors' fees	17,500 00	
(d) Legal fees	8,286 89	
(e) Rents	7,943 00	
(f) Travelling expenses—Inspections	24,529 86	
(g) Printing and stationery	9,532 13	
(h) Advertising	4,000 99	
(i) Postage, telegrams, telephones and express	9,129 82	
(j) Maintenance of Office Premises (including Taxes)	7,648 57	
(k) Miscellaneous	66,217 51	
		$ 446,308 28
12. Net profit transferred to Profit and Loss Account		430,832 63
Total		$ 2,410,531 85

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 733,074 86
2. Amount transferred from Revenue Account	430,832 63
Total	$ 1,163,907 49
3. Dividends to shareholders declared during year	$ 341,887 50
4. Distribution to Directors	18,993 75
5. Distribution to Founders	18,993 75
6. Amount transferred to Reserve Fund	20,678 34
7. Balance of account at 31st December, 1944	763,354 15
Total	$ 1,163,907 49

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debenture payable in Canada, 4.7042%; (b) Debentures payable elsewhere, 4.4744%.
Current rate paid—(a) Debentures payable in Canada, 3½% and 5%; (b) Debentures payable elsewhere, 4.01% and 4.54%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.8394%; (b) Collateral Loans, 3.0396%; (c) Bonds and debentures, 3.1050%.
3. Loans written off, $477,756.02.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) May 15th, 1944; (b) June 1st, 1944; (c) 3.5435%.
5. Date appointed for the Annual Meeting—May 21st, 1945.
Date of last Annual Meeting—May 15th, 1944.
6. Amount of actual cash receipts during the year for:

(a) Interest on mortgages and agreements for sale	$ 1,819,283 45	
(b) Interest on loans on collateral security	808 60	
(c) Interest on bonds and debentures	262,328 84	
(d) Net revenue from real estate (less disbursements)	323,849 46	
(e) Other cash receipts (Revenue)	23,450 52	
		$ 2,429,720 87
7. Amount of interest permanently capitalized during the year	*Dr.*	*16,590 64*
8. Amount of Company's own Debentures and interest thereon, *due* and unpaid		3,570,937 99

CONSTATING INSTRUMENTS

PROVINCE OF QUEBEC:

43-44 V., c. 60—An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company.

Amendments:

45 V., c. 84—Amends 43-44 Vic., c 60.

47 V., c. 62—Schedule A to the Act contains the revised constitution and laws of the Company.

63 V., c. 74—An Act to amend the Charter of the Credit Foncier Franco-Canadien.

CREDIT FONCIER FRANCO-CANADIEN—Continued

7 Edw. VII, c. 99—Ditto.
8 Geo. VI, c. 82—Ditto.

PROVINCE OF ONTARIO:

44 V., c. 51—Empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

DOMINION OF CANADA:

44 V., c. 58—Section 13 defines the Company's borrowing powers. (See also 62-63 Vic. c. 41, S. 20.)

46 V., c. 85 — Assimilates the powers of the Company to those of other Loan Companies.

11-12 Geo. V, c. 80—Amendment.

55-56 V., c. 29—(D. Criminal Code, 1892) by sec. 205 (6d) exempts the Company from the general law prohibiting lotteries.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Interest due and unpaid Dec. 31st, 1944 debited to Provision for losses on loans
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Quebec........(a)	125,179 13	1,895 46	2,429 45	598 74	130,102 78	32,262 11
Quebec........(b)	12,707,949 04	32,264 23	77,289 33	68,648 40	12,886,151 00	....
Ontario........(a)	15,311 58	....	103 74	233 55	15,648 87	3,996 39
Ontario........(b)	1,723,565 61	11,029 14	12,419 98	8,384 53	1,755,399 26	
Manitoba.....(a)	80,477 07	426 54	382 82	412 65	81,699 08	330 79
Manitoba.....(b)	3,850,793 19	17,206 77	24,291 54	18,606 03	3,910,897 53	
British Columbia (a)	2,637 35	....	27 18	12 28	2,676 81	2,152 25
" " (b)	2,456,345 21	47,883 89	19,443 10	12,827 97	2,536,500 17	
Alberta........(a)	1,268,898 27	48,239 39	150,850 59	5,125 60	1,473,113 85	152,525 07
Alberta........(b)	398,304 97	17,245 03	26,576 67	1,889 77	444,016 44	
Saskatchewan. (a)	2,563,660 68	25,578 46	224,978 12	18,237 44	2,832,454 70	171,159 16
Saskatchewan. (b)	456,620 86	21,802 42	12,080 25	2,097 91	492,601 44	
Total (a)....	4,056,164 08	76,139 85	378,771 90	24,620 26	4,535,696 09	
Total (b)....	21,593,578 88	147,431 48	172,100 87	112,454 61	22,025,565 84	
Grand Total.....	25,649,742 96	223,571 33	550,872 77	137,074 87	26,561,261 93	362,425 77

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
First Vice-President—JOHN R. PHIN Second Vice-President—J. M. PURCELL
Manager and Secretary-Treasurer—H. L. BENALLICK

DIRECTORS

J. R. HOWITT, K.C.
JOHN R. PHIN
J. M. PURCELL
JOHN ARMSTRONG
G. ALEX FORBES
H. O. HOWITT, M.D.
R. FORBES AULD
W. P. GAMBLE

Auditors—J. F. SCULLY, C.A.; N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	965,200 00
Amount paid in cash	965,200 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises			$ 28,079 16
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 83,488 23	
(b) Held under power of sale, etc.		1,651 10	
			85,139 33
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,300,682 32	
Agreements for sale		226,764 26	
Interest due		5,937 07	
Interest accrued		28,510 77	
			3,561,894 42
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $3,600.00 of the Company's own stock upon which $3,600.00 has been paid.)			
Principal		$ 9,507 54	
Interest due		23 50	
Interest accrued		194 24	
			9,725 28
5. Book value of bonds and debentures:			
(a) Dominion Government	$ 1,196,990 73		
Interest accrued	8,215 48		
		$ 1,205,206 21	
(b) Provincial	$ 150,090 31		
Interest accrued	2,507 24		
		152,597 55	
(c) Canadian municipalities	$ 34,228 07		
Interest due	265 39		
Interest accrued	170 39		
		34,663 85	
(d) All other bonds	$ 32,829 32		
Interest accrued	1,202 04		
		34,031 36	
			1,426,498 97
6. Book value of stocks		$ 258,000 00	
Accrued dividends thereon		6,450 00	
			264,450 00
7. Cash on hand			29,710 45
8. Cash on deposit with chartered banks in Canada			368,906 06
9. All other assets			6,711 56
Total Assets			$ 5,781,115 23

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
(a) Payable in Canada	$ 2,519,888 33	
Interest due and accrued	40,786 76	
		$ 2,560,675 09
2. Amount of money deposited with the corporation including interest accrued thereon to December 31st, 1944		1,641,658 95
3. Reserved for Government Taxes		29,108 28
4. Dividends to shareholders declared and unpaid		24,130 00
5. All other liabilities		9,886 05
Total		$ 4,265,458 37

To Shareholders

6. Paid-in capital	$ 965,200 00
7. Reserve fund	519,435 00
8. Balance at credit of Profit and Loss Account	31,021 86
Total	$ 1,515,656 86
Total Liabilities	$ 5,781,115 23

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 6,397 71
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 219,817 16	
(b) Collateral loans	627 61	
(c) Bonds and debentures	47,839 73	
(d) Dividends on stocks	12,900 00	
(e) Bank deposits	36 55	
		281,221 05
3. All other revenue for the year		1,922 29
4. Amount transferred from Investment Reserve re Bonds		10,000 00
Total		$ 299,541 05

Expenditure

5. Interest incurred during the year on:		
(a) Debentures	$ 85,490 99	
(b) Deposits	28,456 20	
		$ 113,947 19
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 25,874 59	
(b) Provincial, Registration, etc.	275 50	
(c) Municipal	630 78	
(d) Amount set aside to pay Government taxes	40,000 00	
		66,780 87
7. Commission on loans and debentures		2,306 60
8. Amount transferred to Investment and Depreciation Reserves		21,920 84
9. All other expenses incurred:		
(a) Salaries	$ 24,605 41	
(b) Directors' fees	3,438 04	
(c) Auditors' fees	1,400 00	
(d) Legal fees	24 65	

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

(e) Travelling expenses and commissions on collections	$ 6,069 91	
(f) Printing and stationery	2,699 80	
(g) Advertising	1,037 61	
(h) Postage, telegrams, telephones and express	1,107 27	
(i) Maintenance of Office Premises	2,372 44	
(j) Miscellaneous	3,278 71	
		$ 46,033 84
10. Net profit transferred to Profit and Loss Account		48,551 71
Total		$ 299,541 05

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 30,730 15
2. Amount transferred from Revenue Account	48,551 71
Total	$ 79,281 86
3. Dividends to shareholders declared during year	$ 48,260 00
4. Balance of account at 31st December, 1944	31,021 86
Total	$ 79,281 86

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.4302%; (b) Deposits, 1.7914%.
   Current rates paid—(a) Debentures payable in Canada, 3% for 2 years, 3¼% for 3, 4 and 5 years; Deposits, 2% per annum.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5.600%.
   (b) Collateral Loans, 5.279%.
   (c) Bonds and debentures, 3.976%.
   (d) Stocks owned, 5%.
3. Loans written off, $670.51.
4. Fidelity Bonds on officers of the Corporation, $56,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared; (b) dates payable, (c) rates:
   (a) June 7th, 1944; (b) July 3rd, 1944; (c) 2½%.
   (a) December 13th, 1944; (b) January 2nd, 1945; (c) 2½%.
6. Date appointed for the Annual Meeting—February 28th, 1945.
   Date of last Annual Meeting—February 23rd, 1944.

7. Amount of interest permanently capitalized during the year, as per detailed summary attached		$ 1,220 87
8. Amount of Company's own Debentures and interest thereon, *due* and unpaid:		
Principal	$ 21,602 94	
Interest	89 21	
		21,692 15

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (Consol. Statutes U.C., chapter 53), by declaration filed with the Clerk of the Peace for the County of Wellington, January 19th, 1876.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) farm (b) urban	Principal Out-standing	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario...............(a)	65,650 58	10 00	290 42	1,322 86	67,273 86	
Ontario...............(b)	3,395,584 39	617 40	1,568 86	27,187 91	3,424,958 56	
Manitoba.............(a)	7,522 89	16 12	23 60	....	7,562 61	Not calculated
Manitoba............(b)	....	....	....	....	....	
Saskatchewan.........(a)	185,682 96	2,140 91	2,172 20	....	189,996 07	
Saskatchewan.........(b)	34,556 98	....	....	....	34,556 98	
Alberta...............(a)	117,493 50	2,170 85	1,881 99	....	121,546 34	
Alberta...............(b)	....	....	....	....	....	
Total.............(a)	376,349 93	4,337 88	4,368 21	1,322 86	386,378 88	
Total.............(b)	3,430,141 37	617 40	1,568 86	27,187 91	3,459,515 54	
Grand Total............	3,806,491 30	4,955 28	5,937 07	28,510 77	3,845,894 42	

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
President—M. AYLSWORTH Vice-President—R. H. CRONYN
General Manager—M. AYLSWORTH. Secretary—D. McEACHERN. Treasurer—C. J. CLARKE.

DIRECTORS

M. AYLSWORTH
COL. IBBOTSON LEONARD, D.S.O.
R. H. CRONYN
C. J. CLARKE
F. P. DAWSON, K.C.
J. W. HOBBS
J. E. McCONNELL
J. J. McHALE
E. A. WILSON

Auditors—HENRY BARBER, MAPP & MAPP, C.A.; GEORGE S. JEWELL, F.C.A.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $100.00 each)		$10,000,000 00
Amount subscribed		9,000,000 00
Amount paid in cash:		
On $4,000,000.00 stock fully called	$ 4,000.000 00	
On $5,000,000.00 stock 20% called	1,000,000 00	
		5,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises			$ 1,833,500 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 491,683 00	
(b) Held under power of sale, etc.		2,123 23	
			493,806 23
3. Amount secured by mortgages on real estate including:			
First mortgages		$17,298,315 04	
Agreements for sale		4,699,775 69	
Interest accrued		519,070 16	
			22,517,160 89
(See Schedule B)			
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$11,053,290 97		
Interest accrued	78,317 35		
		$11,131,608 32	
(b) Provincial and Provincial Guaranteed	$ 1,674,262 86		
Interest accrued	14,765 05		
		1,689,027 91	
(c) Canadian municipalities, school districts and rural telephone companies	$ 306,695 95		
		306,695 95	
(d) All other bonds	$ 660,914 74		
Interest accrued	6,512 04		
		667,426 78	
			13,794,758 96
5. Book value of stocks			3,163,198 35
6. Cash on hand			134,950 00
7. Cash on deposit with chartered banks in Canada, $2,158,942.31; elsewhere, $10,961.22			2,169,903 53
8. Unrealized assets of the People's Loan and Savings Corporation			193,426 74
Total Assets			$44,300,704 70

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	$21,905,859 89		
Interest due and accrued	224,652 68		
		$22,130,512 57	
(b) Payable elsewhere than in Canada	$ 11,086 27		
Interest due and accrued	55 75		
		11,142 02	
			$22,141,654 59
2. Amount of money deposited with the Corporation		$15,201,964 76	
Interest accrued thereon		24,673 85	
			15,226,638 61
3. Taxes other than taxes on real estate			38,000 00
4. Dividends to shareholders declared and unpaid			50,000 00
5. Provision for Staff Pension Fund			12,389 00
6. Provision for Re-establishment of Staff in Armed Services			20,000 00
Total			$37,488,682 20

To Shareholders

7. Paid-in capital	$ 5,000,000 00
8. Reserve fund	1,500,000 00
9. Balance of Profit and Loss Account	312,022 50
Total	$ 6,812,022 50
Total Liabilities	$44,300,704 70

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 83,983 04
2. Interest and Dividiends earned on:		
(a) Mortgages and agreements for sale	$ 1,482,762 60	
(b) Bonds and debentures	451,424 82	
(c) Dividends on stocks	91,852 87	
(d) Bank deposits	720 94	
		2,026,761 23
3. Profit on sale of securities and real estate		273,045 33
4. Income from real estate on hand		234,813 32
5. Agency fees and commissions earned		12,454 87
6. All other revenues for the year		13,301 52
7. Revenue re People's Loan and Savings Corporation		14,738 24
Total		$ 2,659,097 55

Expenditure

8. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 772,510 03	
(b) Deposits	234,745 59	
(c) Other borrowed money	12,583 27	
		$ 1,019,838 89
9. Amount by which ledger values of assets were written down		178,074 61
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 23,273 51	
(b) Provincial	427 50	
(c) Municipal	11,844 74	
		35,545 75
11. Commission on loans and on sale of real estate		7,670 11
12. Amount transferred to Investment Reserves		650,000 00
13. All other expenses incurred:		
(a) Salaries	$ 285,534 53	
(b) Directors' fees	11,423 45	
(c) Auditors' fees	11,705 90	

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

(d) Legal fees	$ 2,827 89	
(e) Rents	74,093 66	
(f) Travelling expenses	6,835 69	
(g) Printing and stationery	7,245 29	
(h) Advertising	10,524 18	
(i) Postage, telegrams and telephones	11,643 82	
(j) Commission on sale of Debentures	13,960 12	
(k) Miscellaneous	105,452 41	
		$ 541,246 94
14. Net profit transferred to Profit and Loss Account		226,721 25
Total		$ 2,659,097 55

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 285,301 25
2. Amount transferred from Revenue Account	226,721 25
Total	$ 512,022 50
3. Dividends to shareholders declared during year	$ 200,000 00
4. Balance of account at 31st December, 1944	312,022 50
Total	$ 512,022 50

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.3638%; (b) Debentures payable elsewhere, 2.9187%; (c) Deposits, 1.6617%.
   Current rate paid—(a) Debentures payable in Canada, 1 and 2 years, 2½%—3 and 4 years, 2¾%—5 years, 3%; (b) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 6.0296%.
   (b) Bonds and debentures, 3.3345%.
   (c) Stocks owned, 3.8497%.
3. Loans written off, $568,999.19.
4. Fidelity Bond on officers of the Corporation covers entire staff up to $100,000 in case of default of any individual member.
5. Dividends and bonus declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 6th, 1944; (b) April 1st, 1944; (c) 1%.
   (a) May 16th, 1944; (b) July3rd, 1944; (c) 1%.
   (a) August 28th, 1944; (b) October 2nd, 1944; (c) 1%.
   (a) November 21st, 1944; (b) January 2nd, 1945; (c) 1%.
6. Date appointed for the Annual Meeting—February 14th, 1945.
   Date of last Annual Meeting, February 9th, 1944.
7. Amount of interest permanently capitalized during the year, as per detailed summary attached $ 47,413 55
8. Amount of Company's own Debentures and interest thereon, *due* and unpaid $ 255,677 30

CONSTATING INSTRUMENTS

March 15th, 1864, Declaration made and filed (March 18th, 1864) in pursuance of Chapter 53, Consolidated Statutes of Upper Canada, 1859, incorporating The Huron & Erie Savings & Loan Society under the said Act.

1865, 28 Victoria, Chapter 41, An Act of the Legislative Council and Assembly of Canada whereby the London Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1866, 29-30 Victoria, Chapter 132, An Act of the Legislative Council and Assembly of Canada whereby the Western Counties Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1875, 39 Victoria, Chapter 95, An Act changing the name of The Huron & Erie Savings & Loan Society to The Huron & Erie Loan & Savings Company.

1875, September 2nd, Declaration filed in pursuance of Chapter 53, Consolidated Statutes of Canada, 1859, whereby the Canadian Savings & Loan Company of London, Canada, was incorporated under the said Act.

1896, 59 Victoria, Chapter 49, Canada, An Act for defining the borrowing powers of the Company and for consolidating legislation in relation thereto.

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

1899, 62-63 Victoria, Chapter 115, Canada, An Act regulating the amount of the Company's liabilities to the public and as to the types of security in which it may invest.

1905, 4-5 Edward VII, Chapter 105, Canada, An Act dealing with the Company's liabilities to the public, limiting the amount from time to time to be held on deposit, and as to extent of borrowing power.

1905, December 29th, An Order of the Lieutenant-Governor in Council, assenting to an agreement whereby the assets of The Canadian Savings & Loan Company were vested in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 110, Canada, An Act whereby The Canadian Savings & Loan Company of London, Canada, was amalgamated with and merged in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 130, Ontario, An Act of the Province of Ontario similar to the one above described and for the same purpose.

1913, 3-4 Geo. V, Chapter 134, Canada, An Act permitting the Company to increase the amount of its liabilities to the public.

1915, 5 Geo. V, Chapter 74, Canada, An Act changing the name of The Huron & Erie Loan & Savings Company to The Huron & Erie Mortgage Corporation, authorizing the increase of the Company's capital stock, the establishment of a pension fund, etc.

1915, 5 Geo. V, Chapter 86, Ontario, An Act for the same purpose as the Dominion Act last above recited.

1922, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of the Dominion Savings & Investment Society were vested in The Huron & Erie Mortgage Corporation.

1926, October 13th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of The Hamilton Provident & Loan Corporation were vested in The Huron & Erie Mortgage Corporation.

1927, May 31st, An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement whereby the assets of The Southern Loan & Savings Company were vested in The Huron & Erie Mortgage Corporation.

1929, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement respecting the sale of the assets of The London Loan & Savings Company to The Huron & Erie Mortgage Corporation.

1931, January 17th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement, dated November 18th, 1930, whereby the assets of The Peoples Loan & Savings Corporation were vested in The Huron & Erie Mortgage Corporation.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario......(a)	1,655,015 42	2,760 72	7,104 53	44,191 16	1,709,071 63	7,853 01
Ontario......(b)	9,023,785 09	200,347 63	60.781 19	111,333 08	9,396,246 99	129,625 27
Manitoba....(a)	1,174,004 05	16,367 23	4,782 63	22,270 90	1,217,424 81	11,363 00
Manitoba....(b)	232,773 56	8,372 49	167 03	4,187 81	245,500 89	....
Saskatchewan (a)	7,036,926 69	252,931 02	cr. 26,782 26	395,561 42	7,658,636 87	317,908 00
Saskatchewan (b)	86,989 49	4,621 78	cr. 11 07	2,030 76	93,630 96	86 00
Alberta......(a)	1,836,943 40	73 006 84	156,822 13	63,519 48	2,130,291 85	71,506 98
Alberta......(b)	84,889 54	4,973 61	1,940 94	1,609 10	93,413 19	680 15
British Columbia (b)	866,763 49	3,150 28	603 89	13,422 17	883,939 83	....
Total (a)...	11,702,889 56	345,065 81	141,927 03	525,542 96	12,715,425 36	408,630 99
Total (b)...	10,295,201 17	221,465 79	63,481 98	132,582 92	10,712,731 86	130,391 42
Grand Total....	21,998,090 73	566,531 60	205,409 01	658,125 88	23,428,157 22	539,022 41

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—CHESTER H. BELTON
Vice-President—ALBERT J. JOHNSTON
Manager—G. C. NORSWORTHY
Secretary-Treasurer—S. A. HYDE

DIRECTORS

C. H. BELTON
A. J. JOHNSTON
HOWARD FRALEIGH
W. H. KENNY
WM. GUTHRIE
HARRY WILSON
H. M. TAYLOR
ERLE JOHNSTON
J. A. SMITH

Auditors—
W. D. GLENDINNING, F.C.A.; W. F. MACLENNAN, C.A., of Glendinning, Gray & Roberts.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises			$ 16,200 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 5,066 63	
(b) Held under power of sale, etc.		9,971 93	
			15,038 56
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,992,739 03	
Agreements for sale		579,390 71	
Interest due		11,943 20	
			2,584,072 94
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $32,850.00 of the Company's own stock upon which $32,850.00 has been paid.)			
Principal		$ 42,971 70	
Interest due		466 57	
Interest accrued		697 00	
			44,135 27
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 678,774 75		
Interest accrued	4,521 33		
		$ 683,296 08	
(b) Provincial and Provincial Guaranteed	$ 154,647 50		
Interest accrued	401 00		
		155,048 50	
(c) Canadian municipalities, school districts and rural telephone companies	$ 196,306 15		
Interest accrued	1,558 00		
		197,864 15	
(d) All other bonds	$ 177,735 00		
Interest accrued	2,282 00		
		180,017 00	
			1,216,225 73
6. Book value of stocks			652,281 46
7. Cash on hand			19,537 96

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

8. Cash on deposit with chartered banks in Canada		$ 285,565 50
9. All other assets		2,749 36
Total Assets		$ 4,835,806 78

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,788,609 34	
Interest due and accrued	25,024 42	
		$ 1,813,633 76
2. Amount of money deposited with the corporation	$ 1,374,443 67	
Interest accrued thereon	6,796 88	
		1,381,240 55
3. Taxes other than taxes on real estate		12,725 55
4. Dividends to shareholders declared and unpaid		23,692 50
5. All other liabilities		1,000 00
Total		$ 3,232,292 36

To Shareholders

6. Paid-in capital	$ 789,750 00
7. Reserve fund	710,000 00
8. Balance of Profit and Loss Account	103,764 42
Total	$ 1,603,514 42
Total Liabilities	$ 4,835,806 78

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 157,235 84	
(b) Collateral loans	2,848 10	
(c) Bonds and debentures	36,129 04	
(d) Dividends on stocks	26,282 70	
		222,495 68
2. Profit on sale of securities and real estate		3,810 75
3. Agency fees and commissions earned		126 49
4. All other revenue for the year		1,894 52
Total		$ 228,327 44

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 63,476 66	
(b) Deposits	27,618 60	
(c) Other borrowed money	403 21	
		$ 91,498 47
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 25,000 00	
(b) Municipal	316 62	
		25,316 62
7. Commission on loans and on sale of real estate		789 50
8. All other expenses incurred:		
(a) Salaries	$ 21,412 96	
(b) Directors' fees and salary	4,075 00	
(c) Auditors' fees	2,085 00	
(d) Legal fees	230 27	
(e) Registration fees	439 05	
(f) Travelling expenses	1,727 54	

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

(g) Printing and stationery	$ 1,280 66	
(h) Advertising	1,411 32	
(i) Postage, telegrams, telephones and express	902 53	
(j) Commission on sale of Debentures	193 61	
(k) Maintenance of office premises	795 20	
(l) Miscellaneous	6,397 73	
	$ 40,950 87	
Less Share for The Lambton Trust Co. Ltd.	2,450 00	
		$ 38,500 87
9. Net profit transferred to Profit and Loss Account		72,221 98
Total		$ 228,327 44

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 92,587 02
2. Amount transferred from Revenue Account	72,221 98
Total	$ 164,809 00
3. Dividends to shareholders declared during year	$ 47,385 00
4. Appropriated for establishment of a Staff Pension Fund	3,659 58
5. Amount transferred to Reserve Fund	10,000 00
6. Balance of account at 31st December, 1944	103,764 42
Total	$ 164,809 00

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.62%; (b) Deposits, 2.09%.
2. Average rate of interest per annum earned by the Corporation during the year on.
   - (a) Mortgages and agreements for sale of realty, 6.06%.
   - (b) Collateral loans, 5.10%.
   - (c) Bonds and debentures, 3.17%.
   - (d) Stocks owned, 3.91%.
3. Fidelity Bonds on officers of the Corporation, $20,000.00 on each member of Staff.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   - (a) November 15th, 1943; (b) January 2nd, 1944; (c) 2% plus 1%.
   - (a) January 20th, 1944; (b) February 8th, 1944; (c) 1%.
   - (a) May 17th, 1944; (c) July 3rd, 1944; (c) 2%.
5. Date appointed for the Annual Meeting—February 7th, 1945.
   Date of last Annual Meeting—February 9th, 1944.

6. Amount of interest permanently capitalized during the year	$ 55 18
7. Amount of Company's own Debentures and interest thereon, *due* and unpaid	25,208 99

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 9 Vict., c. 90 (Province of Canada), by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts, all of which became consolidated as Chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act. R.S.O. 1937, c. 257.

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Out-standing	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario..............(b)	1,297,043 43	1,392 71	8,819 58	....	1,307,255 72	8,579 12
State of Colorado........	4,616 53	....	....	....	4,516 53	1,663 37
Ontario..............(a)	1,323,868 90	2,024 76	3,123 62	....	1,329,017 28	9,141 18
Total (a)...........	1,323,868 90	2,024 76	3,123 62	....	1,329,017 28	9,141 18
Total (b)...........	1,301,559 96	1,392 71	8,819 58	....	1,311,772 25	10,242 49
Grand Total............	2,625,428 86	3,417 47	11,943 20	....	2,640,789 53	19,383 67

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario

OFFICERS

President—S. RODERICK CALDWELL
Manager—WALTER J. HELM
Vice-President—WALTER J. HELM

DIRECTORS

SAMUEL RODERICK CALDWELL
WALTER JOHN HELM
WILLIAM E. HENDERSON
CECIL G. MERCER
JOHN M. ROSEVEAR

Auditors—NORMAN S. CHOATE; WILBUR N. MOORE

CAPITAL

Amount of Capital Stock authorized (36,000 shares of $10.00 each)	$ 360,000 00
Amount subscribed	360,000 00
Amount paid in cash	360,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		$ 1,000 00
2. Amount secured by mortgages on real estate including:		
First mortgages	$ 2,254,340 30	
Agreements for sale	103,258 80	
		2,357,599 10
3. Amount of loans secured by stocks and other collateral: (There is included in the collateral $4,440.00 of the Company's own stock upon which $4,440.00 has been paid.)		
Principal		2,577 12
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 584,637 50	
(b) Provincial and Provincial Guaranteed	135,823 63	
(c) Canadian municipalities, school districts and rural telephone companies	5,440 00	
(d) All other bonds	33,113 96	
		759,015 09
5. Book value of stocks		50,041 93
6. Seventh Victory Loan Subscribers' Account		7,467 00
7. Cash on hand		3,987 45
8. Cash on deposit with chartered banks in Canada		207,020 45
Total Assets		$ 3,388,708 14

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,868,037 95	
Interest due and accrued	22,548 66	
		$ 1,890,586 61
2. Amount of money deposited with the corporation	$ 476,751 72	
Interest accrued thereon	800 00	
		477,551 72
3. Taxes other than taxes on real estate		95,000 00
4. Dividends to shareholders declared and unpaid		14,400 00
Total		$ 2,477,538 33

MIDLAND LOAN AND SAVINGS COMPANY—Continued

To Shareholders

5. Paid-in capital	$ 360,000 00
6. Reserve fund	460,000 00
7. General Contingency Reserve	20,000 00
8. Balance of Profit and Loss Account	71,169 81
Total	$ 911,169 81
Total Liabilities	$ 3,388,708 14

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 155,545 09	
(b) Collateral loans	106 47	
(c) Bonds and debentures	24,980 06	
(d) Dividends on stocks	3,488 00	
(e) Bank deposits	685 69	
		$ 184,805 31
2. Profit on sale of securities and real estate		1,460 00
3. Agency fees and commissions earned		39 25
4. All other revenue for the year		1,975 94
Total		$ 188,280 50

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	$ 64,282 51	
(b) Deposits	8,591 75	
		$ 72,874 26
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 50,967 37	
(b) Provincial	200 00	
		51,167 37
7. Commission on loans and on sale of real estate		2,838 15
8. All other expenses incurred:		
(a) Salaries	$ 17,063 01	
(b) Directors' fees	1,748 00	
(c) Auditors' fees	1,320 00	
(d) Legal fees	164 18	
(e) Travelling expenses	37 80	
(f) Printing and stationery	483 51	
(g) Postage, telegrams, telephones and express	728 14	
(h) Maintenance of office premises	820 10	
(i) Miscellaneous	712 60	
		23,077 34
9. Net profit transferred to Profit and Loss Account		38,323 38
Total		$ 188,280 50

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 61,646 43
2. Amount transferred from Revenue Account	38,323 38
Total	$ 99,969 81
3. Dividends to shareholders declared during year	$ 28,800 00
4. Balance of account at 31st December, 1944	71,169 81
Total	$ 99,969 81

MIDLAND LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.32%; (b) Deposits, 2%.
   Current rate paid— (a) Debentures payable in Canada, 2½%, 2¾%, 3 and 3¼%; (b) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5.26%; (b) Collateral Loans, 5.50%; (c) Bonds and debentures, 3.49%; (d) Stocks owned, 5.18%.
3. Loans written off, $1,513.32.
4. Fidelity Bonds on officers of the Corporation, $16,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) May 19th, 1944; (b) July 3rd, 1944; (c) 4%.
   (a) November 18th, 1944; (b) January 2nd, 1945; (c) 4%.
6. Date appointed for the Annual Meeting—February 6th, 1945.
   Date of last Annual Meeting—February 1st, 1944.
7. Amount of Company's own Debentures and interest thereon, *due* and unpaid . . . . $ 57,347 15

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876(Ibid.), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to The Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.
Ontario . . . . (a)	177,668 25	177,668 25	745 16
Ontario . . . . (b)	2,319,909 27	2,319,909 27	1,104 40
Total (a)	177,668 25	177,668 25	745 16
Total (b)	2,319,909 27	2,319,909 27	1,104 40
Grand Total	2,497,577 52	2,497,577 52	1,849 56

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario

Officers

President—Archibald McPherson Vice-President—Thomas H. Main
Manager and Secretary-Treasurer—Thomas H. Main

Directors

Archibald McPherson
Thomas H. Main
John McClary Gunn
O. Roy Moore
James B. Orr
J. Edgar Jeffery

Auditors—A. G. Calder, F.C.A.; George S. Jewell, F.C.A.

Capital

Amount of Capital Stock authorized (84,000 shares of $50.00 each)	$ 4,200,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises			$ 100,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 47,954 05	
(b) Held under power of sale, etc.		2,408 30	
			50,362 35
3. Amount secured by mortgages on real estate including:			
First mortgages		$11,100,333 10	
Agreements for sale		196,004 37	
			11,296,337 47
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: Principal			109,950 88
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion	$ 5,363,444 10		
Interest accrued	37,262 31		
		$ 5,400,706 41	
(b) Provincial and Provincial Guaranteed	$ 684,433 52		
Interest due	16,006 25		
Interest accrued	6,677 32		
		707,117 09	
(c) Canadian municipalities, school districts and rural telephone companies	$ 139,549 27		
Interest accrued	2,329 70		
		141,878 97	
(d) All other bonds	$ 352,800 00		
Interest accrued	1,323 00		
		354,123 00	
			6,603,825 47
6. Cash on hand			30,861 63
7. Cash on deposit with chartered banks in Canada, $386,958.33; elsewhere, $35,838.08			422,796 41
Total Assets			$18,614,134 21

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
(a) Payable in Canada	$ 9,682,083 79	
Interest due and accrued	93,530 84	
		$ 9,775,614 63
2. Amount of money deposited with the corporation		4,168,718 69
3. Provision for balance Dominion Income Tax for 1944		68,000 00
4. Dividends to shareholders declared, but not due and payable until 2nd January, 1945		50,000 00
5. All other liabilities		36,605 93
Total		$14,098,939 25

To Shareholders

6. Paid-in capital	$ 2,000,000 00
7. Reserve fund	2,400,000 00
8. Balance of Profit and Loss Account	115,194 96
Total	$ 4,515,194 96
Total Liabilities	$18,614,134 21

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		$ 4,447 70
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 659,032 52	
(b) Collateral loans	2,324 06	
(c) Bonds and debentures	221,661 92	
(d) Bank deposits	94 96	
(e) Other interest earned	666 50	
		883,779 96
3. Profit on sale of securities and real estate		528 10
4. Agency fees and commissions earned		2,600 45
5. All other revenue for the year		42,969 60
Total		$ 934,325 81

Expenditure

6. Interest incurred during the year on:		
(a) Debentures	$ 325,170 34	
(b) Deposits	82,302 48	
		$ 407,472 82
7. Loss on sale of securities and real estate		20,541 58
8. Amount by which ledger values of assets were written down		10,932 42
9. License fees and taxes other than taxes on real estate:		
(a) Provision for Dominion Income Tax for 1944 ($68,000.00 of this amount was paid in 1944)	$ 136,000 00	
(b) Provincial	341 70	
(c) Municipal	2,702 28	
		139,043 98
10. Commission on loans		16,368 49
11. Amount transferred to Investment Reserves		28 52
12. All other expenses incurred:		
(a) Salaries	$ 64,670 83	
(b) Directors' fees	7,060 00	
(c) Auditors' fees	3,500 00	
(d) Legal fees	728 14	
(e) Rents	9,000 00	
(f) Travelling expenses	3,910 55	
(g) Printing and stationery	2,301 39	
(h) Advertising	2,697 46	
(i) Postage, telegrams, telephones and express	3,100 40	

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

(j) Commission on sale of Debentures	$ 451 83	
(k) Miscellaneous	26,394 25	
		$ 123,814 85
13. Net profit transferred to Profit and Loss Account		216,123 15
Total		$ 934,325 81

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 112,071 81
2. Amount transferred from Revenue Account	216,123 15
Total	$ 328,194 96
3. Dividends to shareholders declared during year	$ 200,000 00
4. Benefit Fund for Employees	13,000 00
5. Balance of account at 31st December, 1944	115,194 96
Total	$ 328,194 96

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:

Average rate for year—(a) Debentures payable in Canada, 3.4624; (b) Debentures payable elsewhere, 3.2567%; (c) Deposits, 1.9921%.

Current rate paid—(a) Debentures payable in Canada, 3¼% for 5-year term, 3% for 3 or 4-year term; (b) Debentures payable elsewhere (not accepting new money nor renewing Sterling Debentures); (c) Deposits, 2% minimum monthly.

2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.353%; (b) Collateral Loans, 3.7869%; (c) Bonds and debentures, 3.322%.

3. Loans written off, $9,932.42.

4. Fidelity Bonds on employees of the Corporation, $50,000.

5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) February 22nd, 1944; (b) April 1st, 1944; (c) 2½%.
   (a) May 23rd, 1944; (b) July 1st, 1944; 2½%.
   (a) September 6th, 1944; (b) October 2nd, 1944; 2½%.
   (a) November 28th, 1944; (b) January 2nd, 1945; (c) 2½%.

6. Date appointed for the Annual Meeting—February 14th, 1945.
Date of last Annual Meeting—February 9th, 1944.

7. Amount of interest permanently capitalized during the year	$ 826 30
8. Amount of Company's own Debentures, *due* and unpaid	43,721 19

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consolidated Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by The Ontario Loan and Debenture Company, taking in by amalgamation the Agricultural Savings and Loan Company under Order-in-Council dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1937, chapter 257.

By Order-in-Council of Ontario, dated 12th March, 1930, 20,000 shares twenty per cent. called and paid were converted into 4,000 shares fully paid, the authorized capital thereby being reduced from 100,000 to 84,000 shares.

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Urban (b) Farm	Principal Outstanding	Charges Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario..........(a)	10,091,718 20	790 96	2,806 67	53 ,755 76	10,149,071 59	2,390 30
Ontario..........(b)	278,718 64	154 93	180 87	6,797 76	285,852 20	154 01
Manitoba........(a)	138,155 44	2,347 23	....	1,335 19	141,837 86	....
Manitoba........(b)	109,565 05	1,072 13	2,044 44	2,157 97	114,839 59	1,741 12
Saskatchewan....(a)	97,386 88	2,578 89	1,574 51	1,067 36	102,607 64	1,340 92
Saskatchewan....(b)	516,485 50	7,291 28	37,219 59	6,582 72	567,579 09	31,698 02
Alberta..........(a)	276,421 75	2,615 27	1,496 67	2,226 18	282,759 87	1,274 62
British Columbia.(a)	639,728 38	96 36	562 13	4,692 18	645,079 05	478 72
Total (a).......	11,243,410 65	8,428 71	6,439 98	63,076 67	11,321,356 01	5,484 56
Total (b).......	904,769 19	8,518 34	39,444 90	15,538 45	968,270 88	33,593 15
Grand Total........	12,148,179 84	16,947 05	45,884 88	78,615 12	12,289,626 89	39,077 71

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—M. A. MACKENZIE, LL.D. Managing Director—C. A. MORRIS
Vice-President—H. BORDEN, C.M.G., K.C.

DIRECTORS

A. E. NAYLOR
C. A. MORRIS
M. A. MACKENZIE, LL.D.
H. BORDEN, C.M.G., K.C.

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Book value of real estate held for sale:		
Freehold land (including buildings)		$ 8,600 73
2. Amount secured by mortgages on real estate including:		
First mortgages	$ 569,619 66	
Conditional Agreements	3,210 41	
Agreements for sale	185,317 88	
Interest accrued	3,239 90	
		761,387 85
(See Schedule B)		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government	$ 150,000 00	
(b) Canadian municipalities, school districts and telephone companies	10,683 97	
		160,683 97
4. Book value of stocks		37,213 93
5. Cash on hand		3,406 77
6. Cash on deposit with chartered banks in Canada, $49,730.75; elsewhere, $39,937.18		89,667 93
Total Assets		$ 1,060,961 18

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 12,073 33		
Interest accrued	181 39		
		$ 12,254 72	
(b) Payable elsewhere than in Canada	277,278 33		
Interest accrued	1,428 10		
		278,706 43	
			$ 290,961 15
2. Dividends to shareholders declared and unpaid			5,000 00
3. Salaries, rents and other expenses due and accrued			950 60
Total			$ 296,911 75

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

To Shareholders

4. Paid-in capital	$ 500,000 00
5. Reserve fund	215,000 00
6. Balance of Profit and Loss Account	49,049 43
Total	$ 764,049 43
Total Liabilities	$ 1,060,961 18

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 51,733 86	
(b) Bonds and debentures	3,723 08	
(c) Dividends on stocks	2,062 80	
(d) Bank deposits	600 76	
		$ 58,120 50
2. Net rents from real estate held for sale		3,300 57
3. All other revenue for the year		8,844 39
Total		$ 70,265 46

Expenditure

4. Interest incurred during the year on:		
Debentures and debenture stock		$ 13,464 38
5. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 8,185 73	
(b) Provincial and Municipal	311 62	
		8,497 35
6. Commissions on loans and on sale of real setate		197 00
7. All other expenses incurred:		
(a) Salaries	$ 12,607 72	
(b) Directors' fees	465 00	
(c) Auditors' fees	1,070 00	
(d) Legal fees	919 55	
(e) Rents	660 00	
(f) Travelling expenses	419 15	
(g) Printing and stationery	184 97	
(h) Advertising	116 80	
(i) Postage, telegrams, telephones and express	278 66	
(j) Commission on sale of Debentures	610 04	
(k) Miscellaneous	889 88	
		18,221 77
8. Net profit transferred to Profit and Loss Account		29,884 96
Total		$ 70,265 46

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 29,164 47
2. Amount transferred from Revenue Account	29,884 96
3. Amount transferred from General Contingency Reserve	5,000 00
Total	$ 64,049 43
4. Dividends to shareholders declared during year	$ 10,000 00
5. Transferred to Tax Reserve	5,000 00
6. Balance of account at 31st December, 1944	49,049 43
Total	$ 64,049 43

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3⅞%; (b) Debentures payable elsewhere, 3¾%.
   Current rate paid—(a) Debentures payable in Canada, 3¾%; (b) Debentures payable elsehweere, 3½%.
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.2%; (b) Bonds and debentures, 3.2%; (c) Stocks owned, 4.7%.
4. Fidelity Bonds on officers of the Corporation—Toronto Manager and Winnipeg Agent, $10,000 each. Clerks—Toronto and Winnipeg, $3,000 each.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 15th, 1943; (b) January 2nd, 1944; (c) 1%.
   (a) May 30th, 1944; (b) July 1st, 1944; (c) 1%.
6. Date appointed for the Annual Meeting—Nil.
   Date of last Annual Meeting—February 16th, 1944.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company. Decl. Book II, p. 57.

Letters patent of Canada (6th April, 1883) incorporating the Company under The Canada Joint Stock Companies Act, 1877, with the corporate name of The Real Estate Loan Company of Canada, Limited,—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was $2,000,000, being the capital of the said The Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said The Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co's. Act, 1877) and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V, c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from $2,000,000 to $1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V, c. 184, increasing capital stock to $2,000,000 in shares of $100 each par value.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (b)	388,438 17	cr. 9 00	3,239 90	391,669 07	
Manitoba (b)	458,690 53	cr. 25,009 50		433,681 03	
Manitoba (a)	2,265 00	cr. 97 80		2,167 20	
British Columbia (b)	12,537 41			12,537 41	
Alberta (b)	5,394 86			5,394 86	
Total (a)	2,265 00	cr. 97 80		2,167 20	
Total (b)	865,060 97	cr. 25,018 50	3,239 90	843,282 37	
Grand Total	867,325 97	cr. 25,116 30	3,239 90	845,449 57	Nil

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—GERARD B. STRATHY, K.C. Manager and Treasurer—WALTER GILLESPIE
Vice-President—GEORGE D. KIRKPATRICK Secretary—PHILIP SIMMONDS

DIRECTORS

GERARD B. STRATHY, K.C.
GEORGE D. KIRKPATRICK
WALTER GILLESPIE
ARTHUR F. WHITE
HON. GEORGE S. HENRY
E. VAUGHAN CHAMBERS
GERALD Y. ORMSBY

Auditors—H. D. LOCKHART GORDON, F.C.A.; J. FRANK HOSKIN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed (19,730 shares)	986,500 00
Amount paid in cash	986,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		$ 45,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		8,357 32
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 3,428,082 94	
Interest due Cr.	6,329 64	
		3,421,753 30
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 537,167 35	
(b) Provincial and Provincial Guaranteed	199,726 75	
(c) Canadian municipalities, school districts and rural telephones	86,997 59	
(d) All other bonds	102,937 23	
		926,828 92
5. Book value of stocks		251,703 26
6. Cash on hand		3,513 38
7. Cash on deposit with chartered banks in Canada, $127,687.15; elsewhere, $1,632.11		129,319 26
Total Assets		$ 4,786,475 44

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	$ 1,180,184 23		
Interest due and accrued	16,852 49		
		$ 1,197,036 72	
(b) Payable elsewhere than in Canada	$ 1,114,223 35		
Interest due and accrued	6,026 78		
		1,120,250 13	
			$ 2,317,286 85
2. Amount of money deposited with the corporation			127,763 14
3. Taxes other than taxes on real estate—Reserve for Dominion Taxes on Income and other taxes			42,541 39
4. Dividends to shareholders declared and unpaid, payable January 2nd, 1945			24,662 50
Total			$ 2,512,253 88

TORONTO MORTGAGE COMPANY—Continued

To Shareholders

5. Paid-in capital	$ 986,500 00
6. Reserve fund	1,165,002 00
7. Balance of Profit and Loss Account	122,719 56
Total	$ 2,274,221 56
Total Liabilities	$ 4,786,475 44

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 1,499 09
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 212,253 14	
(b) Bonds and debentures	31,060 14	
(c) Dividends on stocks	18,532 66	
(d) Bank deposits	819 53	
		262,665 47
Total		$ 264,164 56

Expenditure

3. Interest incurred during the year on:		
(a) Debentures	$ 76,068 33	
(b) Deposits	2,164 59	
		$ 78,232 92
4. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 55,107 77	
(b) Provincial	200 00	
(c) Municipal	392 23	
		55,700 00
5. All other expenses incurred:		
(a) Salaries	$ 17,601 37	
(b) Directors' fees	5,050 00	
(c) Auditors' fees	1,200 00	
(d) General office expenses	2,605 80	
(e) Rents	1,272 00	
(f) Commission on sale of Debentures	1,706 64	
(g) Miscellaneous	1,747 00	
		31,182 81
6. Net profit transferred to Profit and Loss Account		99,048 83
Total		$ 264.164 56

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 122,320 73
2. Amount transferred from Revenue Account	99,048 83
Total	$ 221,369 56
3. Dividends to shareholders declared during the year	$ 98,650 00
4. Balance of account at 31st December, 1944	122,719 56
Total	$ 221.369 56

TORONTO MORTGAGE COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
   Average rate for year—(a) Debentures payable in Canada, 3.41%; (b) Debentures payable elsewhere, 3.25%; (c) Deposits, 1.85%.
   Current rate paid—(a) Debentures payable in Canada, 3.26%; (b) Debentures payable elsewhere, 3.26%; (c) Deposits, 3.26%.
2. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5.79%; (b) Bonds and debentures, 4%; (c) Stocks owned, 5%.
3. Fidelity Bonds on officers of the Corporation—Manager and Employees in amounts of $1,000.00 to $6,000.00.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   January 1st, April 1st, July 1st and October 1st, 1944; 10%.
5. Date appointed for the Annual Meeting—Febuary 7th, 1945.
   Date of last Annual Meeting—February 9th, 1944.
6. Amount of Company's own Debentures and interest thereon, *due* and unpaid $ 2,397 50

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Building and Loan Association with The Union Loan and Savings Company.

The agreement for the amalgamation of these companies under the new corporate name of The Toronto Mortgage Company was executed by both companies on the 27th September, 1899; was ratified by the shareholders of the respective companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated 15th December, 1899.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario..................(b)	3,582,714 75	Included in Principal Balance	(Cr.) 6,329 64	3,576,285 11	20,067 74
Ontario..................(a)	3,200 00		....	3,200 00	....
Total......................	3,585,814 75	....	....	3,579,485 11	20,067 74

II. LOAN CORPORATION

Having Terminating as well as Permanent Stock or Having Terminating Stock Only

(See Edw. VII (1904), Chapter 17, Section 6)

DETAILED REPORT OF THE CORPORATION

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario

OFFICERS

President—FRED J. OVEREND
Vice-President—M. H. GAINEY
Manager and Secretary—JOHN R. CORKERY
Treasurer—A. C. WOLFF

DIRECTORS

FRED J. OVEREND
M. H. GAINEY
E. A. PECK, K.C.
A. C. WOLFF
DR. W. S. FITZPATRICK
JOHN LYNCH
JOHN R. CORKERY, K.C.
RONALD J. MCGRATH
DR. ROBERT J. YOUNG

Auditors—S. S. SHAUGHNESSY; CHARLES D. COWLING

CAPITAL

Amount of Capital Stock authorized (5,000 shares of $200.00 each)	$ 1,000,000 00
Amount subscribed: Termining and withdrawable	449,480 00
Amount paid in cash:	
On $449,480.00 instalment stock	191,197 45

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 141,956 58	
Interest due		2,032 43	
Interest accrued		602 41	
			$ 144,591 42
(See Schedule B)			
2. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $24,120.00 of the Company's own stock upon which $15,901.15 has been paid.)			
Principal		$ 2,655 00	
Interest due		214 29	
Interest accrued		7 18	
			2,876 47
3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 80,941 10		
Interest accrued	531 25		
		$ 81,472 35	
(b) Provincial and Provinciali Guaranteed	$ 3,180 00		
Interest accrued	17 92		
		3,197 92	
			84,670 27
4. Cash on hand			218 97
5. Cash on deposit with chartered banks in Canada			1,402 48
6. All other assets			721 75
Total Assets			$ 234,481 36

Liabilities

To the Public

1. Taxes other than taxes on real estate	$ 463 82
2. Salaries, rents and other expenses due and accrued	12 60
3. Investment reserves	6,840 07
4. All other liabilities	2,651 34
Total	$ 9,967 83

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

To Shareholders

5. Paid-in capital	$	191,197 45
6. Balance of Profit and Loss Account		33,316 08
Total	$	224,513 53
Total Liabilities	$	234,481 36

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 8,308 51	
(b) Collateral loans	168 90	
(c) Bonds and debentures	2,567 10	
		$ 11,044 51
2. Profit on sale of securities and real estate		912 50
3. All other revenue for the year		261 83
Total		$ 12,218 84

Expenditure

4. Interest incurred during the year on:		
(a) Interest on Suspense Account	$ 1 40	
(b) Other borrowed money	358 63	
		$ 360 03
5. Interest on instalments on shares paid in advance		1,138 28
6. Loss on sale of securities and real estate		34 38
7. Amount by which ledger values of assets were written down		159 90
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 10 00	
(b) Provincial	40 20	
(c) Municipal	12 38	
		62 58
9. Amount transferred to Investment Reserves		411 35
10. All other expenses incurred:		
(a) Salaries	$ 560 00	
(b) Auditors' fees	100 00	
(c) Legal fees	25 00	
(d) Rents	240 00	
(e) Travelling expenses	19 00	
(f) Printing and stationery	96 76	
(g) Advertising	92 74	
(h) Postage, telegrams, telephones and express	21 85	
(i) Miscellaneous	13 00	
		1,168 35
11. Net profit transferred to Profit and Loss Account		8,883 97
Total		$ 12,218 84

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	25,927 29
2. Amount transferred from Revenue Account		8,883 97
Total	$	34,811 26
3. Dividends to shareholders declared during year on stock withdrawn	$	1,495 18
4. Balance of account at 31st December, 1944	$	33,316 08
Total	$	34,811 26

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6%; (b) Collateral Loans, 6%; (c) Bonds and debentures, 3.079%.
2. Fidelity Bonds on officers of the Corporation, $2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   Shares matured on June 20th, 1944, and paid dividends slightly in excess of 5% per annum.
4. Date appointed for the Annual Meeting—February 26th, 1945.
   Date of last Annual Meeting—February 28th, 1944.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47).

April 8th, 1938—A special Act, 2 Geo. VI., Chap. 63, was passed validating and confirming all shares of terminating and withdrawable stock issued by the corporation since the 10th day of September, 1903.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (b) Urban	Principal Out-standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario........................(b)	141,956 58	2,032 43	602 41	144,591 42	Nil

III. LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Manager—A. H. Cox
Vice-President—H. K. Cox
Secretary—MISS NEITA L. TOLMAN

DIRECTORS

H. C. Cox R. G. ROBERTS A. H. Cox W. J. HASTIE H. K. Cox

Auditors—CAMPBELL, LAWLESS, PARKER AND BLACK

CAPITAL

Amount of Capital Stock authorized (14,000 shares of $100.00 each)	$ 1,400,000 00
Amount subscribed	100,000 00
Amount paid in cash	100,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Book value of real estate (less encumbrances $19,649 49) held for sale:		
Freehold land (including buildings)		$ 6,314 39
2. Amount secured by mortgages on real estate including:		
Agreements for sale	$ 4,183 26	
Interest accrued	26 45	
		4,209 71
(See Schedule B)		
3. Book value of bonds, debentures and debenture stocks:		
Dominion and United Kingdom	$ 5,000 00	
Interest accrued	18 75	
		5,018 75
4. Book value of stocks	$ 154,865 49	
Accrued dividends thereon	2,590 00	
		157,455 49
5. Cash on deposit with chartered banks in Canada		1,594 69
6. Agency funds and investments		1,106 58
7. All other assets		5,028 14
Total Assets		$ 180,727 75

Liabilities

To the Public

1. (a) Money borrowed from banks:		
With security	$ 86,778 04	
Interest due and accrued thereon	585 48	
		$ 87,363 52
2. Agency funds and investments		1,106 58
3. Taxes other than taxes on real estate—provision for taxes		934 10
4. All other liabilities		308 52
Total		$ 89,712 72

To Shareholders

5. Paid-in capital	$ 100,000 00
6. Debit Balance of Profit and Loss (Deficit)	*8,984 97*
Total	$ 91,015 03
Total Liabilities	$ 180,727 75

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 265 89	
(b) Dividends on stocks	2,608 75	
(c) Bank deposits	17 84	
		$ 2,892 48
2. Profit on sale of securities and real estate		1,796 10
3. Agency fees and commissions earned		7,455 74
4. All other revenue for the year—Rentals		2,961 00
Total		$ 15,105 32

Expenditure

5. Interest incurred during the year on:		
Other borrowed money		$ 4,734 54
6. License fees and taxes other than taxes on real estate:		
(a) Dominion (Unemployment Insurance)	$ 17 52	
(b) Provincial	40 00	
(c) Municipal	139 22	
		196 74
7. Amount transferred to Depreciation Reserves		605 10
8. All other expenses incurred:		
(a) Salaries	$ 1,392 25	
(b) Auditors' fees	200 00	
(c) Legal fees	356 80	
(d) Rents	665 00	
(e) Travelling expenses—Automobile	439 28	
(f) Printing and stationery	188 26	
(g) Advertising	79 89	
(h) Postage, telegrams, telephones and express	424 92	
(i) Agencies—Danforth Woodbine Syndicate	1,000 00	
(j) Maintenance of Office Premises—General	238 55	
(k) Miscellaneous	2,346 70	
		7,331 65
9. Net profit transferred to Profit and Loss Account		2,237 29
Total		$ 15,105 32

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year (Deficit)	$ *—11,222 26*
2. Amount transferred from Revenue Account	2,237 29
Total	$ — *8,984 97*
3. Balance of account at 31st December, 1944 (Deficit)	$ — *8,984 97*
Total	$ — *8,984 97*

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:
   (a) Mortgages and agreements for sale of realty, 5%; (b) Stocks owned, 3½%.
2. Fidelity Bonds on officers of the Corporation, $3,000.00.
3. Date appointed for the Annual Meeting—January 17th, 1945.
   Date of last Annual Meeting—January 19th, 1944.

THE PROVIDENT INVESTMENT COMPANY—Continued

CONSTATING INSTRUMENTS

November 2nd, 1893—Letters Patent incorporating The Provident Investment and Mortgage Guarantee Company of Ontario, Limited.

November 2nd, 1899—Order-in-Council changing the Company's corporate name to The Provident Investment Company.

March 3rd, 1903—Certificate of Assent reducing the Capital Stock of the Company.

January 9th, 1912—Letters Patent removing Limitation of Borrowing Powers in the case of The Provident Investment Company under the provisions of The Loan Corporations Act, Revised Statutes of Ontario, 1897, Chapter 205.

March 31st, 1925—Order-in-Council reducing the Capital Stock of the Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (b) Urban	Principal Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (b)	3,583 95	45 77	22 45	3,652 17	...
Saskatchewan (b)	553 54	....	4 00	557 54	....
Total (b)	4,137 49	45 77	26 45	4,209 71	....

THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—W. J. HASTIE
Vice-President—HON. LEIGHTON McCARTHY, P.C., K.C.
Manager—G. H. THOMPSON
Secretary—B. V. MOORE

DIRECTORS

H. C. COX
R. A. LAIDLAW
J. A. McLEOD
G. A. MORROW
FRANK P. WOOD
A. H. COX
S. H. LOGAN
FRANK McCARTHY, K.C.
JOHN L. C. McCARTHY
GRAHAM MORROW
W. J. HASTIE
W. M. O'CONNOR
HON. LEIGHTON McCARTHY, P.C., K.C.

Auditors—S. W. EAKINS; C. E. H. MEDHURST

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		$ 50,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	$ 725,107 32	
(b) Leasehold land (including buildings)	40,000 00	
		765,107 32
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 72,058 45	
Second and subsequent mortgages	1,350 00	
Agreements for sale	15,600 54	
		89,008 99
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		6,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 184,725 00	
(b) Provincial and Provincial Guaranteed	24,750 00	
(c) All other bonds	5,100 00	
		214,575 00
6. Book value of stocks	$ 2,151,239 32	
Accrued dividends thereon	30,860 00	
		2,182,099 32
7. Cash on hand		516 24
8. Cash on deposit with chartered banks in Canada		74,962 86
9. All other assets		11,314 63
Total Assets		$ 3,393,584 36

Liabilities

To the Public

1. Taxes other than taxes on real estate — Reserve for Government Taxes	$ 20,000 00
2. Dividends to shareholders declared and unpaid	40,000 00
Total	$ 60,000 00

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

To Shareholders

3. Paid-in capital	$ 2,000,000 00
4. Reserve fund	1.200,000 00
5. Balance of Profit and Loss Account	133,584 36
Total	$ 3,333,584 36
Total Liabilities	$ 3,393,584 36

REVENUE ACCOUNT

Income

1. Rents earned, **net** on office premises		$ 2,072 67
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 7,138 93	
(b) Collateral loans	360 00	
(c) Bonds and debentures	5,812 50	
(d) Dividends on stocks	131,913 20	
		145,224 63
3. Profit on sale of securities and real estate		65,834 05
4. Agency fees and commissions earned		1,379 88
5. Net rents earned from real estate		49,769 37
6. All other revenue for the year		558 95
Total		$ 264.839 55

Expenditure

7. Interest incurred during the year on:		
Other borrowed money		$ 20 97
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 10,269 52	
(b) Provincial—Renewal of Registry	200 00	
		10,469 52
9. Amount transferred to Reserves Special Contingent		25,000 00
10. All other expenses incurred:		
(a) Salaries	$ 21,050 00	
(b) Directors' fees	6,750 00	
(c) Auditors' fees	425 00	
(d) Legal fees	236 67	
(e) Travelling expenses	79 15	
(f) Printing and stationery	151 96	
(g) Postage, telegrams, telephones and express	232 16	
(h) Miscellaneous	956 19	
		29,881 13
11. Net profit transferred to Profit and Loss Account		199,467 93
Total		$ 264.839 55

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 94,116 43
2. Amount transferred from Revenue Account	199,467 93
Total	$ 293,584 36
3. Dividends to shareholders declared during year	$ 160,000 00
4. Balance of account at 31st December, 1944	133,584 36
Total	$ 293,584 36

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 4.90%; (b) Collateral loans, 6.00%; (c) Bonds and debentures, 3.31%; (d) Stocks owned, 5.82%.
2. Fidelity Bonds on officers of the Corporation, $7,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable; (c) rates:
   (a) January 19th, 1944; (b) April 1st, 1944; (c) 2%.
   (a) June 21st, 1944; (b) July 1st, 1944; (c) 2%.
   (a) September 20th, 1944; (b) October 2nd, 1944; (c) 2%.
   (a) December 20th, 1944; (b) January 2nd, 1945; (c) 2%.
4. Date appointed for the Annual Meeting—January 17th, 1945.
   Date of last Annual Meeting—January 19th, 1944.

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (December 29th, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (September 25th, 1889) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (March 30th, 1891) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council (April 2nd, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, chap. 150; R.S.O. 1887, chap. 157; R.S.O. 1914, chap. 184; R.S.O. 1927, chap. 223; R.S.O. 1937, chap, 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario (b)	51,056 42	225 49	201 13	....	51,483 04	....
Ontario (a)	57,109 15	183 31	233 49	....	57,525 95	5,728 31
Grand Total	108,165 57	408 80	434 62	....	109,008 99	5,728 31

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE BANKERS' TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. P. JELLETT	Manager—G. T. BOGERT
Vice-Presidents—ROSS CLARKSON G. T. BOGERT	Secretary—W. E. BICKLEY

DIRECTORS

R. P. JELLETT	J. A. SUTHERLAND
ROSS CLARKSON	W. E. BICKLEY
J. F. WILKES	JACK PEMBROKE
G. T. BOGERT	G. G. W. GOODWIN
C. W. ISMAY	HERBERT GILBERT

Auditors—RIDDELL, STEAD, GRAHAM AND HUTCHISON, C.A.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	250,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 239,060 00	
Interest accrued	4,549 27	
		$ 243,609 27
(See Schedule B)		
2. Amount of loans secured by stocks, bonds and other collateral: Principal		11,796 17
3. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 76,000 00	
Interest accrued	570 00	
		76,570 00
4. Book value of stocks		1 00
5. All other assets		556 99
Total Company Funds		$ 332,533 43

Estates, Trusts and Agency Funds

6. Unrealized assets and investments	$ 30,390 00	
7. Cash on hand and in banks	618 29	
		$ 31,008 29

Summary of Assets

Company Funds	$ 332,533 43
Estates, Trusts and Agency Funds	31,008 29
Grand Total of Assets	$ 363,541 72

THE BANKERS' TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:	
1. Money borrowed without security	$ 920 19
2. Taxes other than taxes on real estate	3,865 87
3. Other expenses due and accrued	100 00
4. Investment reserves	12,799 75
Total	$ 17,685 81
To the Shareholders:	
5. Paid-in Capital	$ 250,000 00
6. Reserve Fund	50,000 00
7. Balance of Profit and Loss Account	14,847 62
Total	$ 314,847 62
Total Company Funds	$ 332,533 43

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	$ 31,008 29

Summary of Liabilities

Company Funds	$ 332,533 43
Estates, Trusts and Agency Funds	31,008 29
Grand Total of Liabilities	$ 363,541 72

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 12,090 39	
(b) Bonds and debentures	2,280 00	
(c) Dividends on stocks	21 01	
		$ 14,391 40
2. Agency fees and commissions earned		4,457 61
Total		$ 18,849 01

Expenditure

3. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 7,300 00	
(b) Provincial	348 64	
		$ 7,648 64
4. All other expenses incurred:		
(a) Directors' and Advisory Committee fees	$ 45 00	
(b) Auditors' fees	155 00	
(c) Miscellaneous	13 55	
		213 55
5. Net profit transferred to Profit and Loss Account		10,986 82
Total		$ 18,849 01

THE BANKERS' TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	38,860 80
2. Amount transferred from Revenue Account		10,986 82
3. Amount transferred from Investment Reserve		25,000 00
Total	$	74,847 62
4. Dividends to shareholders declared during year	$	10,000 00
5. Amount transferred to Reserve Fund		50,000 00
6. Balance of account at 31st December, 1944		14,847 62
Total	$	74,847 62

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year:
   February 16th, 1944; 4% payable in quarterly instalments—March, June, September and December.
3. Date appointed for the Annual Meeting—Third Wednesday in February.
   Date of last Annual Meeting—February 16th, 1944.

CONSTATING INSTRUMENTS

Incorporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII, chap. 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5 George V, chap. 125, 5th March, 1915; 7 George V, chap. 102, 22nd December, 1916; 9 George V, chap. 125, 4th March, 1919.

Authorized by special Act of the Legislature of Ontario, 10-11 George V, chap. 156, 4th June, 1920, to transact business therein as specified in Section 5 of the said Act, which enacts as follows:

> "(5) The company shall be limited in respect of all business relating to property and civil rights or provincial objects in the Province of Ontario, to the powers mentioned in the schedules to The Loan and Trust Corporations Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The company has a deposit in the Province of Ontario amounting to $50,000.00. Order-in-Council assented to August 23rd, 1934.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
British Columbia (b)	15,000 00	....	186 99	15,186 99	....
Ontario (b)	4,400 00	....	94 03	4,494 03	....
Quebec (b)	219,660 00	2,050 34	2,217 91	223,928 25	....
Total (b)	239,060 00	2,050 34	2,498 93	243,609 27	Nil

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO

Head Office, Stratford, Ontario

Officers

President—Hon. Nelson Monteith Vice-President—L. M. Johnston
Manager, Secretary and Treasurer—W. H. Gregory

Directors

Hon. Nelson Monteith
L. M. Johnston
W. H. Gregory
Dr. H. W. Baker
C. E. Moore
A. B. Manson
Dr. H. B. Kenner

Auditors—H. J. Welch, F.C.A.; Gordon D. Campbell, F.C.A.

Capital

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises		$ 51,857 26
2. Book value of real estate:		
(a) Freehold land (including buildings)	$ 170,301 05	
(b) Held under power of sale, etc.	123,245 71	
		293,546 76
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 84,299 27	
Agreements for sale	664,087 50	
Interest due	945 85	
		749,332 62
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 250,140 98	
(b) Provincial and Provincial Guaranteed	7,976 60	
(c) Canadian municipalities, school districts and rural telephone companies	31,480 44	
		289,598 02
5. Book value of stocks		407,858 42
6. Cash on hand		68,585 10
7. Cash on deposit with chartered banks in Canada		78,113 75
8. Advances to estates, trusts, etc., under administration		5,336 06
Total Company Funds		$ 1,944,227 99

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages	$ 2,485,608 34	
Interest due	5,382 70	
Interest accrued	12,255 00	
		$ 2,503,246 04

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

(See Schedule B)

10. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,343,223 09		
Interest accrued	12,823 00		
		$ 2,356,046 09	
(b) Provincial and Provincial Guaranteed		367,394 83	
(c) Canadian municipalities, school districts and rural telephone companies		58,502 66	
			2,781,943 58
11. Book value of Stocks			1,787,256 00
12. Cash on hand			11,754 48
13. Cash on deposit with chartered banks in Canada			172,917 21
Total Guaranteed Funds			$ 7,257,117 31

Estates, Trusts and Agency Funds

14. Unrealized assets	$ 405,051 81	
15. Investments	390,387 42	
16. Cash on hand and in banks	138,783 21	
		$ 934,222 44

Summary of Assets

Company Funds	$ 1,944,227 99
Guaranteed Funds	7,257,117 31
Estates, Trusts and Agency Funds	934,222 44
Grand Total of Assets	$10,135,567 74

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 7,509 58
2. Dividends to shareholders declared and unpaid	40,000 00
3. Investment reserves	325,000 00
4. All other liabilities	539 26
Total	$ 373,048 84

To the Shareholders:

5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	500,000 00
7. Balance of Profit and Loss Account	71,179 15
Total	$ 1,571,179 15
Total Company Funds	$ 1,944,227 99

Guaranteed Funds

8. Trust deposits		$ 3,380,535 98
9. General Guaranteed Funds	$ 3,836,737 35	
Interest due and accrued	39,843 98	
		3,876,581 33
Total Guaranteed Funds		$ 7,257,117 31

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

Estates, Trusts and Agency Funds

10. Estates	$ 725,749 18	
11. Trusts and Agencies	203,137 20	
12. Due to Company Funds	5,336 06	
		$ 934,222 44

Summary of Liabilities

Company Funds	$ 1,944,227 99
Guaranteed Funds	7,257,117 31
Estates, Trusts and Agency Funds	934,222 44
Grand Total of Liabilities	$10,135,567 74

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 45,803 98	
(b) Bonds and debentures	2,561 57	
(c) Dividends on stocks	21,211 29	
(d) Bank deposits	207 95	
(e) Other interest earned	144 83	
		$ 69,929 62
2. Profit in guaranteed funds		90,519 00
3. Agency fees and commissions earned		2,366 36
4. All other revenue for the year		3,674 75
4a. Rents earned on real estate		13,845 36
Total		$ 180,335 09

Expenditure

5. Amount by which ledger values of assets were written down		$ 929 00
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 7,000 00	
(b) Provincial	255 00	
(c) Municipal	594 00	
		7,849 00
7. Commissions on loans and on sale of real estate		3,066 37
8. Amount transferred to Investment Reserves		29 29
9. All other expenses incurred:		
(a) Salaries	$ 38,442 63	
(b) Directors' and Advisory Committee fees	5,612 00	
(c) Auditors' fees and votes of shareholders	4,400 00	
(d) Legal fees	974 58	
(e) Travelling expenses re inspections	16 85	
(f) Printing and stationery	1,196 95	
(g) Advertising	2,219 66	
(h) Postage, telegrams, telephones and express	1,670 30	
(i) Commission on sale of G.I. Certificates	1,882 01	
(j) Maintenance of Office Premises	2,966 75	
(k) Miscellaneous	18,350 85	
		77,732 58
10. Net profit transferred to Profit and Loss Account		90,728 85
Total		$ 180,335 09

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 60,450 30
2. Amount transferred from Revenue Account	90,728 85
Total	$ 151,179 15
3. Dividends to shareholders declared during year	$ 80,000 00
4. Balance of account at 31st December, 1944	71,179 15
Total	$ 151,179 15

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 5th, 1944; (b) July 3rd, 1944; (c) 4%.
    (a) December 4th, 1944; (b) January 2nd, 1945; (c) 4%.
3. Date appointed for the Annual Meeting—Thursday, February 8th, 1945.
   Date of last Annual Meeting—Thursday, February 10th, 1944.
4. Amount belonging to Estates, Trusts and Agency Fnds held on deposit in Guaranteed Funds Department . . . . . . $ 138,783 21
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:

Principal	$ 17,559 23	
Interest	5,345 71	
		22,904 94

CONSTATING INSTRUMENTS

The British Mortgage Loan Company of Ontario was incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 Vic., c. 38 (O), now R.S.O. 1937, c. 257.

By 16 George V, c. 121, the Company was given trust company powers and its named changed to The British Mortgage and Trust Corporation of Ontario.

The lending and the borrowing powers of the Company are derived from its Letters Patent and the above public general statute.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario . . . . (a)	22,205 02	2 45	75 18	. . . .	22,282 65	. . . .
Ontario . . . . (b)	802,773 99	1,309 73	870 67	. . . .	804,954 39	. . . .
Guaranteed Funds						
Ontario . . . . (a)	76,806 21	. . . .	83 15	383 00	77,272 36	. . . .
Ontario . . . . (b)	2,408,028 08	774 05	5,299 55	11,872 00	2,425,973 68	. . . .
Total . . . . . . (a)	99,011 23	2 45	158 33	383 00	99,555 01	. . . .
Total . . . . . . (b)	3,210,802 07	2,083 78	6,170 22	11.872 00	3,230,928 07	. . . .
Grand Total	3,309,813 30	2,086 23	6,328 55	12,255 00	3,330,483 08	Nil

THE BROCKVILLE TRUST AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—J. GILL GARDNER
Vice-President—GEORGE T. FULFORD
Managing Director—L. C. DARGAVEL
Secretary-Treasurer—E. J. SMITH

DIRECTORS

J. GILL GARDNER
G. T. FULFORD
HON. A. C. HARDY
HON. H. A. STEWART
A. G. PARISH, K.C.
L. C. DARGAVEL
F. I. RITCHIE
J. M. DOBBIE
E. C. COSSITT
W. B. REYNOLDS

Auditors—A. A. CRAWLEY & COMPANY, Brockville, Ontario

CAPITAL

Amount of Capital authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Book value of real estate:			
Freehold land (including buildings)			$ 504 08
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 511,491 54	
Agreements for sale		52,110 30	
Interest due		417 35	
Interest accrued		7,186 89	
			571,206 08
(See Schedule B)			
3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 125,480 28		
Interest accrued	1,070 15		
		$ 126,550 43	
(b) Provincial and Provincial Guaranteed	$ 78,862 93		
Interest accrued	942 84		
		79,805 77	
(c) Canadian municipalities, school districts and rural telephone companies	$ 13,627 42		
Interest accrued	127 92		
		13,755 34	
			220,111 54
4. Book value of stocks			46,609 34
5. Cash on hand			4,000 00
6. Advances to estates, trusts, etc., under administration			1,500 00
7. All other assets			5,762 37
Total Company Funds			$ 849,693 41

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages		$ 648,977 96	
Interest due		Cr. 385 45	
Interest accrued		9,570 80	$ 658,163 31
(See Schedule B)			
9. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 80,861 80		
Interest accrued	723 47	$ 81,585 27	
(b) Provincial and Provincial Guaranteed	$ 95,325 93		
Interest accrued	1,177 25	96,503 18	
(c) Canadian municipalities, school districts and rural telephone companies	$ 34,776 16		
Interest accrued	123 60	34,899 76	
(d) All other bonds	$ 4,980 83		
Interest accrued	49 70	5,030 53	
			218,018 74
10. Cash on deposit with chartered banks in Canada			39,998 05
Total Guaranteed Funds			$ 916,180 10

Estates, Trusts and Agency Funds

11. Unrealized assets	$ 1,185,321 27	
12. Investments	242,255 00	
13. Cash on hand and in banks	60,301 49	$ 1,487,877 76

Summary of Assets

Company Funds	$ 849,693 41
Guaranteed Funds	916,180 10
Estates, Trusts and Agency Funds	1,487,877 76
Grand Total of Assets	$ 3,253,751 27

Liabilities

Company Funds

To the Public:	
1. Money borrowed from banks without security	$ 54,967 17
2. Taxes other than taxes on real estate	7,510 65
3. Dividends to shareholders declared and unpaid	6,250 27
4. Investment reserves	46,174 95
5. All other liabilities	2,000 00
Total	$ 116,903 04
To the Shareholders:	
6. Paid-in Capital	$ 500,000 00
7. Reserve Fund	200,000 00
8. General Contingency Reserve	10,654 16
9. Balance of Profit and Loss Account	22,136 21
Total	$ 732,790 37
Total Company Funds	$ 849,693 41

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

10. Trust deposits		$ 652,430 29
11. General Guaranteed Funds	$ 260,000 00	
Interest due and accrued	3,749 81	
		263,749 81
Total Guaranteed Funds		$ 916,180 10

Estates, Trusts and Agency Funds

12. Estates	$ 703,476 22	
13. Trusts and Agencies	782,901 54	
14. Due to Company Funds	1,500 00	
		$ 1,487,877 76

Summary of Liabilities

Company Funds	$ 849,693 41
Guaranteed Funds	916,180 10
Estates, Trusts and Agency Funds	1,487,877 76
Grand Total of Liabilities	$ 3,253,751 27

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 29,464 20	
(b) Bonds and debentures	8,529 79	
(c) Dividends on stocks	1,887 50	
		$ 39,881 49
2. Profit in guaranteed funds		24,602 07
3. Agency fees and commissions earned		14,762 15
4. All other revenue for the year		709 92
Total		$ 79,955 63

Expenditure

5. Interest incurred		$ 221 02
6. Loss on sale of securities and real estate owned		888 92
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 19,512 40	
(b) Provincial	175 00	
(c) Municipal	864 00	
		20,551 40
8. Commissions on loans and on sale of real estate		1,401 60
9. All other expenses incurred:		
(a) Salaries	$ 16,937 57	
(b) Directors' and Advisory Committee fees	1,600 00	
(c) Auditors' fees	649 75	
(d) Legal fees	203 66	
(e) Rents	1,800 00	
(f) Travelling expenses	543 72	
(g) Printing and stationery	1,003 03	
(h) Advertising	532 96	
(i) Postage, telegrams, telephones and express	443 50	
(j) Commission on sale of G.I. Certificates	5 00	
(k) Maintenance of Office Premises	695 04	
(l) Miscellaneous	1,572 37	
		25,986 60
10. Net profit transferred to Profit and Loss Account		30,906 09
Total		$ 79,955 63

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year ..	$	18,350 62
2. Amount transferred from Revenue Account		30,906 09
3. Provision for Income Tax not required		10,654 16
Total ...	$	59,910 87
4. Dividends to shareholders declared during year	$	25,000 00
6. Employees' Benefit and Insurance		2,120 50
7. Amount transferred to General Contingency Reserve		10,654 16
8. Balance of account at 31st December, 1944		22,136 21
Total ...	$	59,910 87

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $21,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    - (a) March 20th, 1944; (b) April 1st, 1944; 62½¢ per share.
    - (a) June 15th, 1944; (b) July 3rd, 1944; (c) 62½¢ per share.
    - (a) September 18th, 1744; (b) October 1st, 1944; (c) 62½¢ per share.
    - (a) December 11th, 1944; (b) January 2nd, 1945; (c) 62½¢ per share.
3. Date appointed for the Annual Meeting—February 14th, 1945.
   Date of last Annual Meeting—February 9th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 11,000 00
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 13,085 88

CONSTATING INSTRUMENTS

Incorporated by declaration filed May 11th, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of "The Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 Vic., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1937, c. 257.

The lending and borrowing powers are derived from the above public General Acts.

By a Special Act of the Legislature of Ontario, 19 Geo. V, c. 130, the Company was granted the powers of a trust company and its authorized capital stock was increased from $500,000 to $1,000,000. Its name was changed to The Brockville Trust and Savings Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario..........(a)	21,719 36	172 40	144 90	330 55	22,367 21	Nil
Ontario..........(b)	541,044 43	665 65	272 45	6,856 34	548,838 87	....
Guaranteed Funds						
Ontario..........(a)	27,761 45	....	....	478 70	28,240 15	....
Ontario..........(b)	621,117 78	98 73	(Cr.)385 45	9,092 10	629,923 16	....
Total......(a)	562,763 79	838 05	417 35	7,186 89	571,206 08	....
Total......(b)	648,879 23	98 73	(Cr.)385 45	9,570 80	658,163 31	....
Grand Total......	1,211,643 02	936 78	31 90	16,757 69	1,229,369 39	....

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

Officers

President—E. D. Gooderham
Vice-Presidents—Charles S. Robertson
F. S. Corrigan
General Manager—T. D'Arcy Leonard, K.C.
Secretary—Walter F. Watkins

Directors

F. S. Corrigan
Leigh M. McCarthy
E. D. Gooderham
Samuel Rogers, K.C.
Charles S. Robertson
Roy L. Warren
John A. MacAulay, K.C.
Henry S. Gooderham
Henry W. Manning
T. D'Arcy Leonard, K.C.

Auditors—Kris A. Mapp, F.C.A., of Henry Barber, Mapp & Mapp.
D. McK. McClelland, F.C.A., of Price, Waterhouse & Co.

Capital

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 395,780 21	
Agreements for sale		65,456 55	
Interest due		2,295 01	
			$ 463,531 77
(See Schedule B)			
2. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 21,819 33	
Interest due		85 22	
			21,904 55
3. Book value of bonds and debentures:			
(a) Government and Government Guaranteed:			
Dominion	$ 480,400 00		
Interest accrued	1,898 14		
		$ 482,298 14	
(b) Provincial and Provincial Guarteed	$ 126,530 56		
Interest accrued	1,005 67		
		127,536 23	
(c) All other bonds	$ 63,000 00		
Interest accrued	181 23		
		63,181 23	
			673,015 60
4. Book value of stocks		$ 307,595 47	
Accrued dividends thereon		548 00	
			308,143 47
5. Cash on deposit with Canada Permanent Mortgage Corporation			152,493 30
6. Advances to estates, trusts, etc., under administration			4,462 34
7. All other assets			36,723 04
Total Company Funds			$ 1,660,274 07

THE CANADA PERMANENT TRUST COMPANY—Continued

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages		$ 473,708 14	
Interest due		1,768 56	
Interest accrued		4,348 05	
			$ 479,824 75

(See Schedule B)

9. Book value of bonds and debentures:			
(a) Government and Government Guaranteed:			
Dominion	$ 35,000 000		
Interest accrued	86 30		
		$ 35,086 30	
(b) Provincial and Provincial Guaranteed	$ 25,599 04		
Interest accrued	331 51		
		25,930 55	
(c) All other bonds	$ 11,736 60		
Interest accrued	102 64		
		11,839 24	
			72,856 09
10. Cash on deposit with Canada Permanent Mortgage Corporation			13,962 24
Total Guaranteed Funds			$ 566,643 08

Estates, Trusts and Agency Funds

11. Unrealized assets	$44,172,951 95	
12. Investments	19,896,297 94	
13. Cash on hand and in banks	3,698,995 10	
		$67,768,244 99

Summary of Assets

Company Funds	$ 1,660,274 07
Guaranteed Funds	566,643 08
Estates, Trusts and Agency Funds	67,768,244 99
Grand Total of Assets	$69,995,162 14

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 15,000 00
2. Dividends to shareholders declared and unpaid	15,000 00
3. Investment reserves	81,271 22
4. All other liabilities	4,300 00
Total	$ 115,571 22

To the Shareholders:

5. Paid-in Capital	$ 1,000,000 00
6. Reserve Fund	500,000 00
7. Balance of Profit and Loss Account	44,702 85
Total	$ 1,544,702 85
Total Company Funds	$ 1,660,274 07

Guaranteed Funds

8. Specific Guaranteed Funds	$ 398,258 12	
Interest due and accrued	4,029 57	
		$ 402,287 69

THE CANADA PERMANENT TRUST COMPANY—Continued

9. General Guaranteed Funds	$ 162,763 13	
Interest due and accrued	1,592 26	
		$ 164,355 39
Total Guaranteed Funds		$ 566,643 08

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$67,763,782 65	
11. Due to Company Funds	4,462 34	
		$67,768,244 99

Summary of Liabilities

Company Funds	$ 1,660,274 07
Guaranteed Funds	566,643 08
Estates, Trusts and Agency Funds	67,768,244 99
Grand Total of Liabilities	$69,995,162 14

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 24,322 51	
(b) Collateral loans	1,458 65	
(c) Bonds and debentures	20,419 12	
(d) Dividends on stocks	15,542 80	
(e) Bank deposits	730 75	
(f) Other interest earned	273 75	
		$ 62,747 58
2. Profit on sale of securities and real estate		13,754 98
3. Profit in guaranteed funds		11,274 08
4. Agency fees and commissions earned		277,496 38
5. All other revenue for the year		24,863 09
6. Net rents from real estate sold		1,757 95
Total		$ 391,894 06

Expenditure

7. Loss on sale of real estate owned		$ 970 62
8. Amount by which ledger values of assets were written down		4,102 72
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 33,430 56	
(b) Provincial	816 49	
(c) Municipal	6,868 39	
		41,115 44
10. All other expenses incurred:		
(a) Salaries	$ 177,042 47	
(b) Directors' and Advisory Committee fees	1,700 00	
(c) Auditors' fees	9,099 92	
(d) Legal fees	1,530 10	
(e) Rents	32,185 00	
(f) Travelling expenses	3,339 08	
(g) Printing and stationery	4,354 77	
(h) Advertising	3,604 66	
(i) Postage, telegrams, telephones and express	4,432 47	
(j) Miscellaneous	32,796 50	
		270,084 97
11. Net profit transferred to Profit and Loss Account		75,620 31
Total		$ 391,894 06

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 29,082 54
2. Amount transferred from Revenue Account	75,620 31
Total	$ 104,702 85
3. Dividends to shareholders declared during year	$ 60,000 00
4. Balance of account at 31st December, 1944	44,702 85
Total	$ 104,702 85

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) March 8th, 1944; (b) April 1st, 1944; (c) 1½%.
    (a) June 7th, 1944; (b) July 3rd, 1944; (c) 1½%.
    (a) September 13th, 1944; (b) October 2nd, 1944; (c) 1½%.
    (a) December 20th, 1944; (b) January 2nd, 1945; (c) 1½%.
3. Date appointed for the Annual Meeting—February 2nd, 1945.
   Date of last Annual Meeting—January 28th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Canada Permanent Mortgage Corporation .... $ 3,427,620 90
5. Amount of Company's own Guaranteed Investment Receipts, *due* and unpaid 600 00

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a Special Act of the Parliament of the Dominion of Canada, 3-4 Geo. V, c. 87.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act. R.S.O. 1927, c. 223.

In 1927 the Company purchased the assets and business of The Brantford Trust Company, which purchase was ratified by Order-in-Council of Ontario, dated 31st day of August, 1927, pursuant to The Loan and Trust Corporations Act.

THE CANADA PERMANENT TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	6,875 00	....	242 15	....	7,117 15	....
Ontario (b)	391,042 41	5 00	771 00	....	391,818 41	1,292 81
Manitoba (b)	1,272 00	....	44 55	....	1,316 55	....
British Columbia (b)	3,357 57	....	12 86	....	3,370 43	....
New Brunswick (b)	11,802 41	....	30 00	....	11,832 41	....
Alberta (a)	4,410 84	....	83 20	....	4,494 04	....
Alberta (b)	400 00	....	6 00	....	406 00	....
Saskatchewan (a)	110 16	....	21 14	....	131 30	....
Saskatchewan (b)	10,510 55	....	72 35	....	10,582 90	....
Nova Scotia (a)	8,630 28	....	354 33	....	8,984 61	....
Nova Scotia (b)	25,815 94	....	657 43	....	26,473 37	....
Totals (a)	20,026 28	....	700 82	....	20,727 10	....
(b)	444,200 88	5 00	1,594 19	....	445,800 07	1,292·81
Grand Total	464,227 16	5 00	2,295 01	....	466,527 17	1,292 81
Less Investment Reserves (b)	2,995 40	....	....	....	2,995 40	....
Net Total	461,231 76	5 00	2,295 01	....	463,531 77	1,292 81
Guaranteed Funds Ontario (b)	473,674 14	34 00	1,768 56	4,348 05	479,824 75	....

THE CANADA TRUST COMPANY

Head Office, London, Ontario

Officers

Chairman of the Board—Col. Ibbotson Leonard, D.S.O.
President—M. Aylsworth
Vice-President—J. W. Hobbs
General Manager—M. Aylsworth
Secretary—D. McEachern
Treasurer—C. J. Clarke

Directors

Col. I. Leonard, D.S.O.
M. Aylsworth
J. W. Hobbs
A. R. Bartlet, K.C.
W. L. Mara
H. E. Cochran
W. H. Cooper
R. H. Cronyn
J. B. Davidson, K.C.
W. H. Gardner
G. F. Laing
J. E. McConnell
J. J. McHale
J. M. Riddell, K.C.
S. J. Smith
Brigadier A. C. Spencer
E. A. Wilson
F. P. Dawson, K.C.

Auditors—Henry Barber, Mapp and Mapp, C.A.; George S. Jewell, F.C.A.

Capital

Amount of Capital Stock authorized (11,000 shares of $100.00 each)		$ 1,100,000 00
Amount subscribed		1,048,900 00
Amount paid in cash:		
On $986,900 stock fully called	$ 986,900 00	
On $52,000 stock 25% called	13,000 00	
On $10,000 stock 1% called	100 00	
		1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Book value of real estate held for sale:		
Freehold land (including buildings)		$ 320,509 17
2. Amount secured by mortgages on real estate including:		
First mortgages	$ 564,136 00	
Agreements for sale	409,672 15	
		973,808 15
(See Schedule B)		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 1,316 52	
Interest accrued	24 14	
		1,340 66
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 114,260 75	
(b) Provincial and Provincial Guaranteed	7,972 70	
(c) All other bonds	14,170 66	
		136,404 11
5. Book value of stocks		68,750 00
6. Cash on hand		3,025 74
7. Cash on deposit with chartered banks in Canada		108,800 00
8. Advances to estates, trusts, etc., under administration		103,460 00
Total Company Funds		$ 1,716,097 83

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages	$ 3,783,024 64	
Agreements for sale	148,908 56	
Interest due	17,843 42	
Interest accrued	51,743 12	
		$ 4,001,519 74

(See Schedule B)

THE CANADA TRUST COMPANY—Continued

10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 56,461 17	
Interest due		63 75	
Interest accrued		503 82	
			$ 57,028 74
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,355,911 30		
Interest accrued	11,392 49		
		$ 2,367,303 79	
(b) Provincial and Provincial Guaranteed	$ 244,805 61		
Interest due	2,980 36		
		247,785 97	
(c) Canadian municipalities, school districts and rural telephone companies	72,196 72		
Interest accrued	227 26		
		72,423 98	
			2,687,513 74
12. Book value of Stocks			332,430 50
13. Cash on deposit with chartered banks in Canada			191,161 53
Total Guaranteed Funds			$ 7,269,654 25

Estates, Trusts and Agency Funds

14. Unrealized assets	$20,632,939 68	
15. Investments	10,128,548 49	
16. Cash on hand and in banks	1,933,140 96	
		$32,694,629 13

Summary of Assets

Company Funds	$ 1,716,097 83
Guaranteed Funds	7,269,654 25
Estates, Trusts and Agency Funds	$32,694,629 13
Grand Total of Assets	$41,680,381 21

Liabilities

Company Funds

To the Public:

1. Dividends to shareholders declared and unpaid	$ 30,000 00
2. Provision for Staff Pension Fund	8,259 00
Total	$ 38,259 00

To the Shareholders:

3. Paid-in Capital	$ 1,000,000 00
4. Reserve Fund	600,000 00
5. Balance of Profit and Loss Account	77,838 83
Total	$ 1,677,838 83
Total Company Funds	$ 1,716,097 83

THE CANADA TRUST COMPANY—Continued

Guaranteed Funds

6. Trust deposits		$ 3,285,589 79
7. Specific Guaranteed Funds	$ 162,000 00	
Interest due and accrued	3,037 50	165,037 50
8. General Guaranteed Funds	$ 3,782,612 20	
Interest due and accrued	36,414 76	3,819,026 96
Total Guaranteed Funds		$ 7,269,654 25

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	$32,591,169 13	
10. Due to Company Funds	103,460 00	$32,694,629 13

Summary of Liabilities

Company Funds	$ 1,716,097 83
Guaranteed Funds	7,269,654 25
Estates, Trusts and Agency Funds	$32,694,629 13
Grand Total of Liabilities	$41,680,381 21

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 62,360 86	
(b) Collateral loans	72 71	
(c) Bonds and debentures	7,720 02	
(d) Dividends on stocks	3,500 00	
(e) Other interest earned	7,887 11	$ 81,540 70
2. Profit on sale of securities and real estate		13,362 91
3. Profit in guaranteed funds		86,997 84
4. Agency fees and commissions earned		221,263 74
5. All other revenue for the year		27,723 81
Total		$ 430,889 00

Expenditure

6. Interest incurred		$ 306 46
7. Amount by which ledger values of assets were written down		2,692 24
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 30,122 49	
(b) Provincial	1,069 25	
(c) Municipal	2,504 62	33,696 36
9. Amount transferred to Investment Reserves		29,000 00
10. All other expenses incurred:		
(a) Salaries	$ 190,493 33	
(b) Directors' and Advisory Committee fees	9,282 50	
(c) Auditors' fees	9,208 75	
(d) Legal fees	923 74	
(e) Rents	33,625 00	
(f) Travelling expenses	5,172 02	
(g) Printing and stationery	3,341 00	
(h) Advertising	16,829 98	
(i) Postage, telegrams and telephones	4,678 25	
(j) Miscellaneous	30,705 82	304,260 39
11. Net profit transferred to Profit and Loss Account		60,933 55
Total		$ 430,889 00

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	76,905 28
2. Amount transferred from Revenue Account		60,933 55
Total	$	137,838 83
3. Dividends to shareholders declared during year	$	60,000 00
4. Balance of account at 31st December, 1944		77,838 83
Total	$	137,838 83

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    - (a) June 15th, 1944; (b) July 3rd, 1944; (c) 3%.
    - (a) December 15th, 1944; (b) January 2nd, 1945; (c) 3%.
3. Date appointed for the Annual Meeting—February 14th, 1945. Date of last Annual Meeting—February 9th, 1944.
4. Amount of interest permanently capitalized during the year, as per detailed summary attached $ 1,680 04
5. Amount of Company's own Guaranteed Trust Certificates and interest thereon, *due* and unpaid 86,264 00

CONSTATING INSTRUMENTS

1894—57-58 Victoria, Chapter 115, Canada—An Act incorporating The General Trust Corporation of Canada.

1899—62-63 Victoria, Chapter 111, Canada—An Act changing the name of The General Trust Corporation of Canada to The Canada Trust Company and authorizing certain investments of funds other than trust funds, and authorizing an increase of capital subject to certain limitations.

1922—12-13 Geo. V, Chapter 67, Canada—An Act increasing the Company's board of directors from 9 to 21 and authorizing the Company to receive money on deposit.

1930—January 21st—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Consolidated Trusts Corporation.

1938—April 9th.—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Community Trusts Corporation.

The powers of the Company are defined by sections of the incorporating Act, which powers are (Section 4) to be deemed subject to the laws of the Province.

THE CANADA TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario..............(a)	116,722 59	541 46	416 31	3,173 61	120,853 97	617 38
Ontario..............(b)	377,004 91	1,989 34	297 80	2,756 80	382,048 85	....
Quebec..............(b)	301,749 82	....	168 75	1,392 84	303,311 41	....
Saskatchewan........(a)	81,063 58	2,936 68	* 1,385 35	3,755 96	86,370 87	22,823 56
Saskatchewan........(b)	....	....	....	....	....	....
Alberta..............(a)	121,529 46	6,234 01	17,134 95	3,962 47	148,860 89	8,808 82
British Columbia.....(b)	39,679 82	70 00	351 20	425 07	40,526 09	....
Total..........(a)	319,315 63	9,712 15	16,165 91	10,892 04	356,085 73	32,249 76
(b)	718,434 55	2,059 34	817 75	4,574 71	725,886 35	....
Guaranteed Funds:						
Ontario..............(a)	42,790 78	....	812 58	1,440 76	45,044 12	....
Ontario..............(b)	2,107,406 12	24,887 66	12,275 72	25,340 93	2,169,910 43	35,405 51
Quebec..............(b)	1,585,303 89	477 79	6,204 20	18,938 28	1,610 924 16	2,913 00
Saskatchewan........(a)	40,846 19	....	* 2,247 76	2,965 75	41,564 18	....
Saskatchewan........(b)	2,446 38	....	....	24 12	2,470 50	....
Alberta..............(a)	52,901 86	110 13	342 73	2,003 93	55,358 65	12 25
British Columbia.....(b)	74,515 40	247 00	455 95	1,029 35	76,247 70	....
Total..........(a)	136,538 83	110 13	* 1,092 45	6,410 44	141,966 95	12 25
Total..........(b)	3,769,671 79	25,612 45	18,935 87	45,332 68	3,859,552 79	38,318 51
Total Guaranteed Funds.	3,906,210 62	25,722 58	17,843 42	51,743 12	4,001,519 74	38,330 76
Total Company Funds...	1,037,750 18	11,771 49	16,983 66	15,466 75	1,081,972 08	32,249 76

*Credit.

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

Officers

President—T. D'Arcy McGee, K.C.
General Manager—E. L. Parent
Vice-Presidents—Chas. H. Labarge; W. J. Hussey; M. W. Hackett; A. J. Major
Secretary—James J. Lyons

Directors

C. H. Labarge
J. J. McFadden
W. H. Poupore
A. J. Major
Hon. J. J. Donnelly
J. A. Labarge
J. J. McCann, M.D., M.P.
James A. Kennedy
W. J. Hussey
Col. A. E. Kirkpatrick
T. D'Arcy McGee
M. A. Mahoney
Joseph McDonough
E. L. Parent
James J. Lyons
Dr. T. H. Leggett
H. H. Racine
M. W. Hackett

Auditors—Edwards, Morgan and Company

Capital

Amount of Capital Stock authorized (20,000 shares of $100.00 each)		$ 2,000,000 00
Amount subscribed		959,200 00
On $873,400.00 stock fully called	$ 873,400 00	
On 28,800.00 stock (partly paid)	12,351 99	
		885,751 99

Of 9,022 shares subscribed, 8,734 are fully paid and 288 have varying amounts totalling $12,351.99 paid in on them. 570 subscribed shares have had nothing whateverpaid upon them. The Company has not indicated the amount "called" on its shares. It advises that no formal call has ever been made upon its shares.

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 60,000 00
2. Book value of real estate:			
Freehold land (including buildings)			163,507 76
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 188,164 19	
Agreements for sale		132,508 62	
Interest due		279 81	
Interest accrued		2,236 90	
			323,189 52
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 42,714 12	
Interest due Credit		35 42	
			42,678 70
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 225,278 58		
Interest accrued	1,095 91		
		$ 226,374 49	
(b) Provincial and Provincial Guaranteed	$ 152,290 97		
Interest accrued	1,775 11		
		154,066 08	
(c) Canadian municipalities, school districts and rural telephone companies	$ 156,265 29		
Interest accrued	1,331 62		
		157,596 91	
(b) All other bonds	$ 51,200 00		
Interest accrued	380 90		
		51,580 90	
			589,618 38

CAPITAL TRUST CORPORATION, LIMITED—Continued

6. Book value of stocks	$ 47,183 00
7. Cash on hand	17,911 64
8. Cash on deposit with chartered banks in Canada	12,740 08
9. Advances to estates, trusts, etc., under administration	854 10
10. All other assets	7,963 25
Total Company Funds	$ 1,265,646 43

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,641,384 76	
Agreements for sale		18,718 40	
Interest due		7,874 86	
Interest accrued		36,050 68	$ 3,704,028 70
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 156,054 00	
Interest due		113 99	156,167 99
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 635,788 60		
Interest accrued	2,842 61	$ 638,631 21	
(b) Provincial and Provincoal Guaranteed	$ 2,030,280 59		
Interest accrued	13,655 21	2,043,935 80	
			2,682,567 01
14. Cash on hand			54,752 92
15. Cash on deposit with chartered banks in Canada			178,075 61
Total Guaranteed Funds			$ 6,775,592 23

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	$ 8,376,961 02	
17. Cash on hand and in banks	631,130 57	$ 9,008,091 59

Summary of Assets

Company Funds	$ 1,265,646 43
Guaranteed Funds	6,775,592 23
Estates, Trusts and Agency Funds	9,008,091 59
Grand Total of Assets	$17,049,330 25

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 12,028 52
2. Dividends to shareholders declared and unpaid	17,715 00
3. Investment reserves	25,000 00
4. All other liabilities	13,904 13
Total	$ 68,647 65
To the Shareholders:	
5. Paid-in Capital	$ 885,751 99
6. Reserve Fund	170,000 00
7. General Contingency Reserve	130,000 00
8. Balance of Profit and Loss Account	11,246 79
Total	$ 1,196,998 78
Total Company Funds	$ 1,265,646 43

CAPITAL TRUST CORPORATION, LIMITED—Continued

Guaranteed Funds

9. Trust Savings		$ 2,815,698 72
10. Specific Guaranteed Funds	$ 3,804,895 43	
Interest due and accrued	154,998 08	
		3,959,893 51
Total Guaranteed Funds		$ 6,775,592 23

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	$ 9,007,237 49	
12. Due to Company Funds	854 10	
		9,008,091 59

Summary of Liabilities

Company Funds	$ 1,265,646 43
Guaranteed Funds	6,775,592 23
Estates, Trusts and Agency Funds	9,008,091 59
Grand Total of Liabilities	$17,049,330 25

REVENUE ACCOUNT

Income

1. Rents earned, **net**—on office premises		$ 435 48
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 15,637 97	
(b) Collateral loans	1,094 63	
(c) Bonds and debentures	18,503 90	
(d) Dividends on stocks	458 01	
(e) Other interest earned	3,971 47	
		39,665 98
3. Profit on sale of securities and real estate		4,217 72
4. Profit in guaranteed funds		99,788 50
5. Agency fees and commissions earned		91,750 84
6. All other revenue for the year		14,873 01
Total		$ 250,731 53

Expenditure

7. Loss on sale of securities and real estate owned		$ 22,180 99
8. Amount by which ledger values of assets were written down		6,659 75
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 26,945 59	
(b) Provincial	692 83	
(c) Municipal	3,176 45	
		30,814 87
10. Commissions on loans and on sale of real estate		5,155 13
11. Amont transferred to Investment Reserves		1,396 81
12. All other expenses incurred:		
(a) Salaries	$ 106,592 74	
(b) Directors' and Advisory Committee fees	2,610 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	2,398 92	
(e) Rents	12,690 00	
(f) Travelling expenses	1,218 69	
(g) Printing and stationery	4,090 90	
(h) Advertising	6,169 68	
(i) Postage, telegrams, telephones and express	3,757 32	
(j) Maintenance of Office Premises	1,181 15	
(k) Miscellaneous	17,207 39	
		160,416 79
13. Net profit transferred to Profit and Loss Account		24,107 19
Total		$ 250,731 53

CAPITAL TRUST CORPORATION, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	11,140 95
2. Amount transferred from Revenue Account		24,107 19
3. Adjustment from Reserve for Accrued Taxes		6,713 65
Total	$	41,961 79
4. Dividends to shareholders declared during year	$	17,715 00
5. Amount transferred to Reserve Fund		10,000 00
6. Provision for Pension Fund		3,000 00
7. Balanceof account at 31st December, 1944		11,246 79
Total	$	41,961 79

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) December, 1944; (b) March 1st, 1945; (c) $2.00 per share.
3. Date appointed for the Annual Meeting—February 13th, 1945.
   Date of last Annual Meeting—February 15th, 1944.
4. Amount of interest permanently capitalized during the year $ 1,136 12
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 116,355 80

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by Special Act of the Parliament of Canada (2 Geo. V, c. 81).

Registered on the Trust Companies' register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not Charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario..............(b)	276,924 21	41 67	cr. 16701	1,913 18	278,962 73	....
Ontario..............(a)	2,220 00	....	....	47 44	2,267 44	....
Quebec..............(b)	41,361 59	321 48	....	276 28	41,959 35	....
Guaranteed Funds:						
Ontario..............(b)	3,326,681 99	1,358 31	536 53	33,909 33	3,362,486 16	....
Ontario..............(a)	4,223 04	....	....	75 16	4,298 20	....
Quebec..............(b)	327,541 31	298 51	7,338 33	2,066 19	337,244 34	100,094 59
Total Company....	320,505 80	279 81	167 01	2,236 90	323,189 52	....
Total Guaranteed..	3,658,446 34	1,656 82	7,874 86	36,050 68	3,704,028 70	100,094 59
Grand Total...........	3,978,952 14	1,936 63	8,041 86	38,287 58	4,027,218 22	100,094 59

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—ROLPH R. CORSON
Vice-Presidents—JOHN J. GIBSON, LL.D.
COL. K. R. MARSHALL, C.M.G., D.S.O.
Manager—JOHN J. GIBSON, LL.D.
Secretary—E. W. MCNEILL

DIRECTORS

ROLPH R. CORSON
JOHN J. GIBSON, LL.D.
COL. K. R. MARSHALL, C.M.G., D.S.O.
STEWART G. BENNETT
LIEUT.-COL. JOHN H. CHIPMAN, M.C., V.D.
A. L. ELLSWORTH
ALEX. B. GORDON
C. G. GREENSHIELDS, K.C.
GORDON C. LEITCH
JOHN D. HAYES
J. MAITLAND MACINTOSH, K.C.
J. A. MARTIN
FRANK MCLAUGHLIN
NORMAN J. MCLEAN
GORDON MCMILLAN, K.C.
J. A. SCYTHES
NORMAN C. URQUHART
L. F. WINCHELL

Auditors—HARVEY A. LEVER, C.A.; J. FRANK HOSKIN, C.A.

CAPITAL

Amount of Capital Stock authorized (25,000 shares of $100.00 each)	$ 2,500,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 353,267 86
2. Amount secured by mortgages on real estate including:			
First mortgages		$ 228,263 34	
Agreements for sale		3,650 91	
Interest due		223 55	
Interest accrued		2,505 12	
			234,642 92
(See Schedule B)			
3. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 110,014 74	
Interest accrued		468 51	
			110,483 25
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 319,374 53		
Interest accrued	1,519 47		
		$ 320,894 00	
(b) Provincial and Provincial Guaranteed	$ 658 55		
Interest accrued	11 66		
		670 21	
c) Canadian municipalities, school districts and rural telephone companies	$ 139,247 94		
Interest due ($1,315 00)			
Interest accrued	2,375 81		
		141,623 75	
(d) All other bonds	$ 235,790 17		
Interest due ($3,293 75)			
Interest accrued	2,613 90		
		238,404 07	
			701,592 03

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

5. Book value of stocks		$ 252,570 14	
Accrued dividends thereon		682 04	
			$ 253,252 18
6. Cash on hand			1,925 00
7. Cash on deposit with chartered banks in Canada, $115,341.33; elsewhere, $67.40			115,408 73
8. Advances to estates, trusts, etc., under administration			6,450 00
9. Accrued fees and charges for administering estates			17,537 04
10. All other assets			5,951 34
Total Company Funds			$ 1,800,510 35

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First Mortgages		$ 481,143 39	
Interestdue		257 63	
Interest accrued		4,874 24	
			$ 486,275 26
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 1,297,712 12	
Interest accrued		4,298 04	
			1,302,010 16
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,866,606 07		
Interest accrued	10,124 26		
		$ 1,876,730 33	
(b) Provincial and Provincial Guaranteed	$ 756,294 96		
Interest accrued	5,787 24		
		762,082 20	
(c) Canadian municipalities, school districts and rural telephone companies	$ 243,485 50		
Interest accrued	1,494 22		
		244,979 72	
(d) All other bonds	$ 86,256 33		
Interest accrued	1,227 29		
		87,483 62	
			2,971,275 87
14. Cash on hand			12,000 00
15. Cash on deposit with chartered banks in Canada			1,221,982 39
Total Guaranteed Funds			$ 5,993,543 68

Estates, Trusts and Agency Funds

16. Unrealized assets	$18,932,747 78	
17. Investments	3,544,461 12	
18. Cash on hand and in banks	941,056 93	
		23,418,265 83

Summary of Assets

Company Funds	$ 1,800,510 35
Guaranteed Funds	5,993,543 68
Estates, Trusts and Agency Funds	23,418,265 83
Grand Total of Assets	$31,212,319 86

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate		$ 41,331 19
2. Dividends to shareholders declared and unpaid		10,000 00
3. Other expenses due and accrued		20,781 19
4. Investment reserves		126,449 90
5. All other liabilities		12,188 55
Total		$ 210,750 83

To the Shareholders:

6. Paid-in Capital		$ 1,000,000 00
7. Reserve Fund		500,000 00
8. Balance of Profit and Loss Account		89,759 52
Total		$ 1,589,759 52
Total Company Funds		$ 1,800,510 35

Guaranteed Funds

9. Trust deposits		$ 5,304,029 88
10. Specific Guaranteed Funds	$ 579,823 16	
Interest due and accrued	1,234 74	
		581,057 90
11. General Guaranteed Funds		108,455 90
Total Guaranteed Funds		$ 5,993,543 68

Estates, Trusts and Agency Funds

12. Estates	$ 9,230,816 67	
13. Trusts and Agencies	14,180,999 16	
14. Due to Company Funds	6,450 00	
		$23,418,265 83

Summary of Liabilities

Company Funds	$ 1,800,510 35
Guaranteed Funds	5,993,543 68
Estates, Trusts and Agency Funds	23,418,265 83
Grand Total of Liabilities	$31,212,319 86

REVENUE ACCOUNT

Income

1. Rents earned, **net**—on office premises		1,822 29
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 11,803 43	
(b) Collateral loans	6,199 66	
(c) Bonds and debentures	31,082 53	
(d) Dividends on stocks	10,640 54	
(e) Bank deposits	280 54	
(f) Other interest earned	1,648 19	
		61,654 89
3. Profit on sale of securities		10,717 67
4. Amounts recovered on assets previously written down		13,204 32
5. Amount by which ledger values of assets were written up		291 37
6. Profit in guaranteed funds		64,174 53
7. Agency fees and commissions earned		495,883 08
Total		$ 647,748 15

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Expenditure

8. Loss on sale of securities and real estate owned		$ 8,559 92
9. Amount by which ledger values of assets were written down		10,292 82
10. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 60,958 16	
(b) Provincial	836 69	
(c) Municipal	6,062 17	
		67,857 02
11. Commissions on loans and on sale of real estate		63,616 15
12. Amount transferred to Investment Reserves		12,307 94
13. Balance of goodwill of business acquired by Montreal Branch		4,976 67
14. All other expenses incurred:		
(a) Salaries	$ 280,269 63	
(b) Directors' and Advisory Committee fees	4,716 10	
(c) Auditors' fees	4,750 00	
(d) Legal fees	754 47	
(e) Rents	27,368 00	
(f) Travelling expenses	1,073 98	
(g) Printing and stationery	7,170 36	
(h) Advertising	9,894 91	
(i) Postage, telegrams, telephones and express	7,508 52	
(j) Commission for securing mortgages loans	90 00	
(k) Miscellaneous	40,625 95	
		384,221 92
15. Net profit transferred to Profit and Loss Account		95,915 71
Total		$ 647,748 15

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 133,843 81
2. Amount transferred from Revenue Account	95,915 71
3. Amount transferred from General Investment Reserve	150,000 00
Total	$ 379,759 52
4. Dividends to shareholders declared during year	$ 40,000 00
5. Amount transferred to Reserve Fund	250,000 00
6. Balance of account at 31st December, 1944	89,759 52
Total	$ 379,759 52

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $50,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 18th, 1943; (b) January 3rd, 1944; (c) 1%.
   (a) January 27th, 1944; (b) April 1st, 1944; (c) 1%.
   (a) May 18th. 1944; (b) July 1st, 1944; (c) 1%.
   (a) June 29th, 1944; (b) October 1st, 1944; (c) 1%.
3. Date appointed for the Annual Meeting—February 22nd, 1945.
   Date of last Annual Meeting—February 17th, 1944.

4. In the case of any Company whose Stocks, Bonds or Debenture are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$ 700 00
The aggregrate amount of instalments of principal in arrears	700 00
Amount of interest on such loans taken credit for in the Revenue Account for the year	231 21
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	752,328 95

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

CONSTATING INSTRUMENTS

The Company was incorporated by Act of Parliament of Canada, Chap. 162, 4-5 Edward VII, assented to 20th July, 1905, under the name of The Title and Trust Company with powers to carry on a general Trust Company business and also title insurance.

By Act of the Legislature of the Province of Ontario, Chap. 118, 7 Edward VII 1907, assented to April 20, 1907, the Company was empowered to register under the Ontario Insurance Act and under the Loan Corporations Act of the Province.

April 18th, 1914, Amendment to Charter and by further Act of the Parliament of Canada, Chap. 70, 5 George V, assented to April 8th, 1915, the name of the Company was changed from The Title and Trust Company to Chartered Trust and Executor Company, the business of title insurance having been discontinued.

By further Act of the Parliament of Canada, Chap. 98, 9-10 George V, assented to July 7th, 1919, the Company was empowered to acquire the business of any other Company and to sell and dispose of its own business. (The last mentioned Act was preliminary to the acquisition of Guardian Trust Company, Limited.)

By Act of the Parliament of Canada, Chap. 75, 19-20 George V, assented to May 1st, 1929, the capital stock of the Company was increased to $2,500,000.00.

By Act of the Legislature of the Province of Quebec, 25-26, George V, Chapter 150, the Company acquired the business of Quebec Savings and Trust Company on March 23rd, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario........(a)	22,033 34	....	421 15	22,454 49	....
Ontario........(b)	209,880 91	223 55	2,083 97	212,188 43	....
Guaranteed Funds:					
Ontario........(a)	21,850 00	....	362 89	22,212 89	....
Ontario........(b)	459,293 39	257 63	4,511 35	464,062 37	....
Total........(a)	43,883 34	....	784 04	44,667 38	....
Total........(b)	669,174 30	481 18	6,595 32	676,250 80	....
Grand Total........	713,057 64	481 18	7,379 36	720,918 18	....

CROWN TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. W. STEELE Vice-President and Managing Director—IRVING P. REXFORD
Vice-President—W. RALPH SALTER, K.C.
Assistant General Manager—W. HESPELER JACKSON
Assistant General Manager and Secretary—JAMES G. MCKAY

DIRECTORS

R. W. STEELE
IRVING P. REXFORD
W. RALPH SALTER, K.C.
GERALD W. BIRKS
F. WILSON FAIRMAN
W. A. EDEN
H. JASPER HUMPHREY
ARTHUR LYMAN
J. A. MANN, K.C.
W. P. O'BRIEN
R. C. BERKINSHAW
JOHN I. RANKIN
STUART B. PLAYFAIR
JAMES G. ROSS
JOHN W. ROSS
ARNOLD WAINWRIGHT, K.C.
P. R. WALTERS
ARTHUR B. WOOD
ARTHUR H. CAMPBELL
F. J. CAMPBELL

Auditors—P. S. ROSS & SONS, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises				$ 379,593 13
2. Book value of real estate:				
Freehold land (including buildings)				11,204 73
3. Amount secured by mortgages on real estate including:				
First mortgages			$ 267,749 40	
Interest due			920 33	
Interest accrued			2,154 00	
				270,823 73
(See Schedule B)				
4. Amount of loans secured by stocks, bonds and other collateral:				
Principal				152,500 00
5. Book value of bonds, debentures and debenture stocks:				
(a) Government and Government Guaranteed:				
Dominion and United Kingdom	$ 209,985 00			
Interest accrued	1,025 00			
		$ 211,010 00		
(b) Provincial and Provincial Guaranteed	$ 24,250 00			
Interest accrued	125 00			
		24,375 00		
(c) All other bonds	$ 48,342 50			
Interest accrued	412 08			
		48,754 58		
				284,139 58
6. Book vadue of stocks				106,523 73
7. Cash on hand				11,378 39
8. Cash on deposit with chartered banks in Canada				123,691 58
9. Advances to estates, trusts, etc., under administration				120,000 00
10. All other assets				11,338 09
Total Company Funds				$ 1,471,192 96

CROWN TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:		
First mortgages	$ 306,251 65	
Interest due	882 26	
Interest accrued	3,873 58	
		$ 311,007 49
(See Schedule B)		
12. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	$ 345,291 13	
Interest due	14 86	
		345,305 99
13. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed:		
Dominion and United Kingdom	$ 700,000 00	
Interest accrued	6,125 00	
		706,125 00
14. Cash on deposit with chartered banks in Canada		406,454 61
Total Guaranteed Funds		$ 1,768,893 09

Estates, Trusts and Agency Funds

15. Unrealized assets and investments	$36,818,862 19	
16. Cash on hand and in banks	492,150 81	
		$37,311,013 00

Summary of Assets

Company Funds	$ 1,471,192 96
Guaranteed Funds	1,768,893 09
Estates, Trusts and Agency Funds	37,311,013 00
Grand Total of Assets	$40,551,099 05

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 20,084 53
2. Other expenses due and accrued	3,400 00
Total	$ 23,484 53
To the Shareholders:	
3. Paid-in Capital	$ 1,000,000 00
4. Reserve Fund	400,000 00
5. Balance of Profit and Loss Account	47,708 43
Total	$ 1,447,708 43
Total Company Funds	$ 1,471,192 96

Guaranteed Funds

6. Trust deposits	$ 1,733,393 09
7. Specific Guaranteed Funds	35,500 00
Total Guaranteed Funds	$ 1,768,893 09

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	$37,191,013 00	
9. Due to Company Funds	120,000 00	
		$37,311,013 00

CROWN TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	$ 1,471,192 96
Guaranteed Funds	1,768,893 09
Estates, Trusts and Agency Funds	37,311,013 00
Grand Total of Liabilities	$40,551,099 05

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 14,925 35	
(b) Collateral loans	11,264 92	
(c) Bonds and debentures	10,429 94	
(d) Dividends on stocks	4,200 00	
		$ 40,820 21
2. Profit on sale of securities and real estate		$ 6,295 47
3. Profit in guaranteed funds		43,955 70
4. Agency fees and commissions earned		143,671 78
5. All other revenue for the year		10,615 45
Total		$ 245,358 61

Expenditure

6. Interest incurred		$ 2,672 52
7. Amount by which ledger values of assets were written down		9,557 22
8. License fees and taxes other than taxes on realestate:		
(a) Dominion	$ 36,259 53	
(b) Provincial	709 82	
(c) Municipal	1,551 79	
		$ 38,521 14
9. All other expenses incurred:		
(a) Salaries	$ 92,519 58	
(b) Directors' and Advisory Committee fees	4,680 00	
(c) Auditors' fees	2,400 00	
(d) Legal fees	95 17	
(e) Rents	1,800 00	
(f) Travelling expenses	2,287 77	
(g) Printing and stationery	3,915 88	
(h) Advertising	6,274 74	
(i) Postage, telegrams, telephones and express	3,834 80	
(j) Maintenance of Office Premises	15,340 65	
(k) Micellaneous	17,113 88	
		150,262 47
10. Net profit transferred to Profit and Loss Account		44,345 26
Total		$ 245,358 61

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 43,363 17
2. Amount transferred from Revenue Account	44,345 26
Total	$ 87,708 43
3. Dividends to shareholders declared during year	$ 40,000 00
4. Balance of account at 31st December, 1944	47,708 43
Total	$ 87,708 43

CROWN TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $196,500.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   March 15th, June 15th, September 15th, December 15th, 1944; 1% quarterly.
3. Date appointed for the Annual Meeting—February 1st, 1945.
   Date of last Annual Meeting—February 3rd, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 10,170 80
5. Advances have been made to estates, trusts and agencies, during the year from which fees were paid to the company 4,199 79

CONSTATING INSTRUMENTS

Incorporated in 1909 by an Act of the Province of Quebec, Chapter 118. Amendments in 1920, Chapter 129, and in 1929, Chapter 105. Province of Ontario Crown Trust Company Act, 1931. Granted registry in Ontario, 6th January, 1937.

The company has a deposit in the Province of Ontario amounting to $200,000.00. Order-in-Council assented to 16th January, 1937.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Quebec........(b)	267,749 40	920 33	2,154 00	270,823 73	172 50
Guaranteed Funds:					
Quebec........(b)	306,251 65	882 26	3,873 58	311,007 49	....
Total........	574,001 05	1,802 59	6,027 58	581,831 22	172 50

THE EASTERN TRUST COMPANY

Head Office, Halifax, Nova Scotia

OFFICERS

President—HON. F. B. MCCURDY, P.C.
Vice-Presidents—T. F. TOBIN, K.C.
F. P. STARR
Manager and Secretary—F. H. M. JONES

DIRECTORS

HON. F. B. MCCURDY, P.C.
T. F. TOBIN, K.C.
F. P. STARR
R. G. BEAZLEY
A. KIRK CAMERON
ALEX J. CAMPBELL, K.C.
ALVIN L. CHIPMAN
ALBERT S. FRASER
J. W. GODFREY, K.C.
HENRY J. HAGUE, K.C.
HUGH MACKAY
D. H. MCDOUGALL
JOHN C. MACKEEN
JOHN MACNEIL
HON. W. D. ROSS
HON. J. L. RALSTON, K.C., P.C., M.P.
H. R. SILVER
D. C. SINCLAIR, K.C.
C. B. SMITH, K.C.
C. W. STAIRS
J. H. WINFIELD

Auditors—JOHNSTON, SMITH & COMPANY, Halifax, Nova Scotia.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 74,000 00
2. Book value of real estate held for sale			1 00
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 507,494 18	
Interest accrued		3,326 29	
			510,820 47
(*See Schedule B*)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal			49,425 22
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 296,436 94		
Interest accrued	791 59		
		$ 297,228 53	
(b) Provincial and Provincial Guaranteed		25,610 00	
(c) Canadian municipalities, school districts and rural telephone companies	$ 141,637 75		
Interest accrued	2,142 04		
		143,779 79	
(d) All other bonds	$ 102,861 00		
Interest accrued	1,414 28		
		104,275 28	
			570,893 60
6. Book value of stocks			93,576 00
7. Cash on deposit with chartered banks in Canada			112,807 15
8. Advances to estates, trusts, etc., under administration			112,839 06
Total Company Funds			$ 1,524,362 50

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,409,075 09	
Interest due		207 00	
Interest accrued		6,196 95	
			$ 1,415,479 04
(See Schedule B)			
10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 1,032,052 26	
Interest accrued		138 80	
			1,032,191 06
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 3,852,061 19		
Interest accrued	5,362 99		
		$ 3,857,424 18	
(b) Provincial and Provincial Guaranteed	$ 527,047 00		
Interest accrued	1,383 55		
		528,430 55	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,188,116 46		
Interest accrued	4,899 80		
		1,193,016 26	
(d) All other bonds	$ 1,251,630 73		
Interest accrued	6,171 04		
		1,257,801 77	
			6,836,672 76
12. Cash on deposit with chartered banks in Canada			50,987 01
Total Guaranteed Funds			$ 9,335,329 87

Estates, Trusts and Agency Funds

13. Unrealized assets	$ 4,685,748 49	
14. Investments	62,766,221 34	
15. Cash on hand and in banks	1,293,059 22	
		$68,745,029 05

Summary of Assets

Company Funds	$ 1,524,362 50
Guaranteed Funds	9,335,329 87
Estates, Trusts and Agency Funds	68,745,029 05
Grand Total of Assets	$79,604,721 42

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 76,310 78
2. Dividends to shareholders declared and unpaid	20,000 00
Total	$ 96,310 78

To the Shareholders:

3. Paid-in Capital	$ 1,000,000 00
4. Reserve Fund	400,000 00
5. Balance of Profit and Loss Account	28,051 72
Total	$ 1,428,051 72
Total Company Funds	$ 1,524,362 50

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

6. Specific Guaranteed Funds		$ 1,271,428 54
7. General Guaranteed Funds		8,063,901 33
Total Guaranteed Funds		$ 9,335,329 87

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	$68,632,189 99	
9. Due to Company Funds	112,839 06	
		$68,745,029 05

Summary of Liabilities

Company Funds	$ 1,524,362 50
Guaranteed Funds	9,335,329 87
Estates, Trusts and Agency Funds	68,745,029 05
Grand Total of Liabilities	$79,604,721 42

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 30,022 45	
(b) Collateral loans	5,278 88	
(c) Bonds and debentures	27,290 83	
(d) Dividends on stocks	5,710 00	
(e) Advances	2,742 86	
		$ 71,045 02
2. Profit on sale of securities and real estate		6,083 60
3. Profit in guaranteed funds		104,983 80
4. Agency fees and commissions earned		252,555 82
5. All other revenue for the year—Real estate rents		1,697 69
6. Rent safe deposit boxes		4,804 41
Total		$ 437,774 96

Expenditure

7. Amount by which ledger values of assets were written down		$ 11,280 15
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 55,000 00	
(b) Provincial	936 56	
(c) Municipal	3,858 12	
(d) Government of Newfoundland	11,098 46	
		70,893 14
9. All other expenses incurred:		
(a) Salaries	$ 176,419 45	
(b) Directors' and Advisory Committee fees	11,850 00	
(c) Auditors' fees	3,887 00	
(d) Legal fees	207 16	
(e) Rents	24,758 59	
(f) Travelling expenses	5,562 45	
(g) Printing and stationery	4,341 55	
(h) Advertising	7,957 54	
(i) Postage, telegrams, telephones and express	5,899 52	
(j) Miscellaneous	29,170 16	
		270,053 42
10. Transferred to Staff Pension Fund		5,000 00
11. Net profit transferred to Profit and Loss Account		80,548 25
Total		$ 437,774 96

THE EASTERN TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	27,503 47
2. Amount transferred from Revenue Account		80,548 25
3. Amount transferred from Investment Reserve		50,000 00
Total	$	158,051 72
4. Dividends to shareholders declared during year	$	80,000 00
5. Amount transferred to Reserve Fund		50,000 00
6. Balance of account at 31st December, 1944		28,051 72
Total	$	158,051 72

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $200,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) December 6th, 1943; (b) January 3rd, 1944; (c) 2%.
   (a) March 1st, 1944; (b) April 1st, 1944; (c) 2%.
   (a) June 7th, 1944; (b) July 2nd, 1944; (c) 2%.
   (a) September 6th, 1944; (b) October 2nd, 1944; (c) 2%.
3. Date appointed for the Annual Meeting—February 14th, 1945.
   Date of last Annual Meeting—February 16th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 696,503 30

CONSTATING INSTRUMENTS

Incorporated in 1893 by Act of the Parliament of Canada, 56 Vic., C. 84. Amendments in 1899, 62-63 Vic., c. 110, and in 1908, 7-8 Edw. VII, c. 103. Commenced business in 1893. Granted registry in Ontario, 1st November, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Nova Scotia (b)	358,735 35	....	2,244 92	369,980 27	....
Nova Scotia (a)	28,193 26	....	148 38	28,341 64	....
New Brunswick (b)	69,657 23	....	384 04	70,041 27	....
Prince Edward Island (b)	29,500 00	....	286 19	29,786 19	....
Quebec (a)	6,233 34	....	29 03	6,262 37	
Quebec (b)	15,175 00	....	233 73	15,408 73	....
Total	507,494 18	....	3,326 29	510,820 47	....
Guaranteed Funds:					
Nova Scotia (b)	781,597 81	....	2,562 56	784,160 37	....
Nova Scotia (a)	87,168 19	....	326 06	87,494 25	....
New Brunswick (b)	192,666 00	....	1,691 58	194,357 58	....
Prince Edward Island (b)	20,635 00	....	108 30	20,743 30	....
Prince Edward Island (a)	20,380 63	....	179 19	20,559 82	....
Quebec (b)	59,300 00	....	394 24	59,694 24	....
Ontario (b)	16,418 27	....	....	16,418 27	....
Newfoundland (b)	230,909 19	207 00	935 02	232,051 21	....
Total	1,409,075 09	207 00	6,196 95	1,415,479 04	Nil
Grand Total	1,916,569 27	207 00	9,523 24	1,926,299 51	....

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—C. A. FLEMING, F.C.A.
Vice-Presidents—W. S. MIDDLEBRO, K.C.
G. D. FLEMING

Manager—O. E. MANNING
Secretary-Treasurer—W. M. TELFORD

DIRECTORS

DR. A. L. DANARD
DR. G. H. HOLMES
G. D. MCLAUCHLAN
O. E. MANNING

DR. R. HOWEY
E. N. COOPER
J. G. FRASER
W. L. BROWN

W. B. LEMON

Auditors—C. L. VANWYCK and JAMES H. VANOVERBEEK

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	544,700 00
Amount paid in cash	544,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 35,368 29
2. Book value of real estate:			
Freehold land (including buildings)			70,175 38
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 162,770 11	
Agreements for sale		60,610 65	
Interest due		4,990 49	
Interest accrued		2,931 11	
			231,302 36
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $18,800.00 of the Company's own stock upon which $18,800.00 has been paid.)			
Principal		$ 80,523 78	
Interest accrued		504 32	
			81,028 10
5. Book value of bonds, debentures and debenture stocks:			
(a) Canadian municipalities, school districts and rural telephone companies	$ 23,227 79		
Interest accrued	54 60		
		$ 23,282 39	
(b) All other bonds	$ 105,327 74		
Interest accrued	604 88		
		105,932 62	
			129,215 01
6. Book value of stocks			181,756 46
7. Cash on hand			14,859 73
8. Cash on deposit with chartered banks in Canada			6,955 71
9. Advances to estates, trusts, etc., under administration			12,341 70
10. All other assets			14,287 99
Total Company Funds			$ 777,290 73

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,011,897 28	
Agreements for sale		33,362 45	
Interest due		2,429 85	
Interest accrued		14,064 44	
			$ 1,061,754 02

(See Schedule B)

12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,042,197 03		
Interest accrued	11,521 18		
		$ 2,053,718 21	
(b) Provincial and Provincial Guaranteed	$ 729,981 12		
Interest accrued	29,334 80		
		759,315 92	
(c) Canadian municipalities, school districts and rural telephone companies	$ 312,697 18		
Interest accrued	2,703 58		
		315,400 76	
(d) All other bonds	$ 414,254 30		
Interest accrued	4,460 27		
		418,714 57	
			3,547,149 46
13. Book value of Stocks			212,473 18
14. Cash on hand			33,503 90
15. Cash on deposit with chartered banks in Canada			290,415 93
Total Guaranteed Funds			$ 5,145,296 49

Estates, Trusts and Agency Funds

16. Unrealized assets	$ 1,562,956 52	
17. Investments	414,818 06	
18. Cash on hand and in banks	275,716 54	
		$ 2,253,491 12

Summary of Assets

Company Funds	$ 777,290 73
Guaranteed Funds	5,145,296 49
Estates, Trusts and Agency Funds	2,253,491 12
Grand Total of Assets	$ 8,176,078 34

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 2,777 82
2. Investment reserves	129,997 01
Total	$ 132,774 83
To the Shareholders:	
3. Paid-in Capital	$ 544,700 00
4. Reserve Fund	75,000 00
5. General Contingency Reserve	24,815 90
Total	$ 644,515 90
Total Company Funds	$ 777,290 73

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

6. Trust deposits		$ 2,256,733 73
7. General Guaranteed Funds	**$ 2,863,704 36**	
Interest due and accrued	24,858 40	2,888,562 76
Total Guaranteed Funds		$ 5,145,296 49

Estates, Trusts and Agency Funds

8. Estates	$ 1,938,752 52	
9. Trusts and Agencies	302,396 90	
10. Due to Company Funds	12,341 70	
		$ 2,253,491 12

Summary of Liabilities

Company Funds	$ 777,290 73
Guaranteed Funds	5,145,296 49
Estates, Trusts and Agency Funds	2,253,491 12
Grand Total of Liabilities	$ 8,176,078 34

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 14,011 18	
(b) Collateral loans	2,751 40	
(c) Bonds and debentures	7,569 39	
(d) Dividends on stocks	9,397 85	
		$ 33,729 82
2. Profit on sale of securities and real estate		3,978 49
3. Profit in guaranteed funds		51,667 81
4. Agency fees and commissions earned		14,969 23
5. All other revenue for the year		4,993 65
Total		$ 109,339 00

Expenditure

6. Interest incurred		$ 1,244 16
7. Loss on sale of securities and real estate owned		1,716 02
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 8,500 00	
(b) Provincial	255 00	
(c) Municipal	499 55	
		9,254 55
9. Commissions on loans and on sale of real estate		876 46
10. Amount transferred to Investment Reserves		3,878 49
11. All other expenses incurred:		
(a) Salaries	$ 25,671 58	
(b) Directors' and Advisory Committee fees	1,154 00	
(c) Auditors' fees	600 00	
(d) Legal fees	28 00	
(e) Travelling expenses	1,323 45	
(f) Printing and stationery	2,073 47	
(g) Advertising	4,372 86	
(h) Postage, telegrams, telephones and express	2,323 50	
(i) Commission on sale of G.I. Certificates	2,668 79	
(j) Maintenance of Office Premises	3,653 33	
(k) Miscellaneous	5,460 03	
		49,329 01
12. Net profit transferred to Profit and Loss Account		43,040 31
Total		$ 109,339 00

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year		Nil
2. Amount transferred from Revenue Account	$	43,040 31
Total	$	43,040 31
3. Dividends to shareholders declared during year	$	27,235 00
4. Amount transferred to General Contingency Reserve		15,805 31
5. Balance of account at 31st December, 1944		Nil
Total	$	43,040 31

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $49,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 5th, 1944; (b) June 20th, 1944; (c) 2% and Bonus ½%.
   (a) December 1st, 1944; (b) December 20th, 1944; (c) 2% and Bonus ½%.
3. Date appointed for the Annual Meeting—February 14th, 1945.
   Date of last Annual Meeting—February 22nd, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 241,850 15
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 27,915 41

CONSTATING INSTRUMENTS

The Grey and Bruce Trust and Savings Company, cited 16 Geo. V (1926), c. 123. This Act confirms the amalgamation of The Grey and Bruce Loan Company and The Owen Sound Loan and Savings Company, and constitutes the amalgamated corporation a new corporation under the name of The Grey and Bruce Trust and Savings Company, with Head Office in the City of Owen Sound, and empowers the new corporation to carry on the business of a trust company under The Loan and Trust Corporations Act.

The Grey and Bruce Loan Company was incorporated under The Buildings Societies Act, R.S.O. 1887, c. 169, as a permanent building society under the name of The Owen Sound, Grey, and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, May 10th, 1889. The corporate name was by Order-in-Council of Ontario, September 15th, 1897, changed to The Grey and Bruce Loan Company.

The Owen Sound Loan and Savings Company was incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey on the 1st April, 1889.

The date of incorporation of The Grey and Bruce Trust and Savings Company being April 8th, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario (a)	100,577 95	29 15	2,986 95	1,065 05	104,659 10	3,584 77
Ontario (b)	122,539 27	234 39	2,003 54	1,866 06	126,643 26	684 28
Guaranteed Funds:						
Ontario (a)	215,820 72	....	616 45	3,360 12	219,797 29	....
Ontario (b)	829,400 20	38 81	1,813 40	10,704 32	841,956 73	....
Total (a)	316,398 67	29 15	3,603 40	4,425 17	324,456 39	3,584 77
Total (b)	951,939 47	273 20	3,816 94	12,570 38	968,599 99	684 28
Total	1,268,338 14	302 35	7,420 34	16,995 55	1,293,056 38	4,269 05

GUARANTY TRUST COMPANY OF CANADA

Head Office, Windsor, Ontario

Executive Office, Toronto, Ontario

OFFICERS

President—E. BLAKE WINTER
Vice-Presidents—J. WILSON BERRY
F. H. LESLIE
ROBERT MAISEY
E. M. PROCTOR

General Manager—J. WILSON BERRY
Secretary—J. A. THOMPSON
Treasurer—EDWARD T. BERRY

DIRECTORS

E. BLAKE WINTER
W. H. FURLONG, K.C.
J. WILSON BERRY
ROBERT MAISEY
J. M. HAYES
E. C. KENNING, K.C.
L. A. LANDRIAU, K.C.
G. G. ROBINSON
LOUIS BLAKE DUFF
FRANK H. LESLIE
GEORGE B. SNYDER, M.D.
E. M. PROCTOR, B.A.Sc.
J. R. MORRIS, K.C.

Auditors—BROKENSHIRE, SCARFF & COMPANY

CAPITAL

Amount of Capital Stock authorized (5,000 shares of $100.00 each)	$ 500,000 00
Amount subscribed	500,000 00
Amount paid in cash	380,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 19,468 76
2. Book value of real estate:			
Freehold land (including buildings)			1 00
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 140,887 72	
Agreements for sale		41,288 07	
Interest due		304 02	
Interest accrued		1,505 53	
			183,985 34
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 13,791 09	
Interest accrued		23 03	
			13,814 12
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 205,130 75		
Interest accrued	1,934 29		
		$ 207,065 04	
(b) Canadian municipalities, school districts and rural telephone companies	$ 172,116 10		
Interest accrued	2,702 41		
		174,818 51	
(c) All other bonds	$ 88,650 00		
Interest accrued	1,175 66		
		89,825 66	
			471,709 21
6. Cash on hand			41,114 12
7. Cash on deposit with chartered banks in Canada		(Debit)	*24,844 43*
8. Advances to estates, trusts, etc., under administration			2,500 00
9. All other assets			12,794 80
Total Company Funds			$ 720,542 92

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages		$ 478,424 78	
Agreements for sale		31,523 07	
Interest due		633 77	
Interest accrued		3,518 11	$ 514,099 73
(See Schedule B)			
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 341,086 06	
Interest accrued		1,158 81	342,244 87
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,194,797 50		
Interest accrued	11,461 22	$ 1,206,258 72	
(b) Provincial and Provincial Guaranteed	$ 629,739 00		
Interest accrued	5,055 67	634,794 67	
(c) Canadian municipalities, school districts and rural telephone companies	$ 574,195 97		
Interest accrued	5,611 54	579,807 51	
(d) All other bonds	$ 50,975 00		
Interest accrued	475 66	51,450 66	2,472,311 56
13. Cash on hand			33,603 18
14. Cash on deposit with chartered banks in Canada			45,378 52
Total Guaranteed Funds			$ 3,407,637 86

Estates, Trusts and Agency Funds

15. Unrealized assets	$14,171,094 33	
16. Investments	1,062,578 77	
17. Cash on hand and in banks	649,729 22	$15,883,402 32

Summary of Assets

Company Funds	$ 720,542 92
Guaranteed Funds	3,407,637 86
Estates, Trusts and Agency Funds	15,883,402 32
Grand Total of Assets	$20,011,583 10

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 9,617 17
2. Dividends to shareholders declared and unpaid	4,725 51
3. Investment reserves	11,000 00
Total	$ 25,342 68
To the Shareholders:	
4. Paid-in Capital	$ 380,000 00
5. Reserve Fund	269,000 00
6. General Contingency Reserve	40,711 97
7. Balance of Profit and Loss Account	5,488 27
Total	$ 695,200 24
Total Company Funds	$ 720,542 92

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

8. Trust deposits		$ 2,051,063 43
9. General Guaranteed Funds	$ 1,342,614 56	
Interest accrued	13,959 87	
		1,356,574 43
Total Guaranteed Funds		$ 3,407,637 86

Estates, Trusts and Agency Funds

10. Estates	$ 4,974,249 28	
11. Trusts and Agencies	10,906,653 04	
12. Due to Company Funds	2,500 00	
		$15,883,402 32

Summary of Liabilities

Company Funds	$ 720,542 92
Guaranteed Funds	3,407,637 86
Estates, Trusts and Agency Funds	15,883,402 32
Grand Total of Liabilities	$20,011,583 10

REVENUE ACCOUNT

Income

1. Rents earned, **net**		$ 10,086 61
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 11,088 20	
(b) Collateral loans	506 38	
(c) Bonds and debentures	15,521 20	
		27,115 78
3. Profit in guaranteed funds		47,962 52
4. Agency fees and commissions earned		67,919 31
5. Safe Deposit Box Rentals		8,001 19
Total		$ 161,085 41

Expenditure

6. Interest incurred		$ 169 05
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 15,660 78	
(b) Municipal	1,803 58	
		17,464 36
8. All other expenses incurred:		
(a) Salaries	$ 75,296 56	
(b) Directors' and Advisory Committee fees	830 00	
(c) Auditors' fees	1,200 00	
(d) Legal fees	1,503 56	
(e) Rents	10,899 96	
(f) Travelling expenses	2,600 42	
(g) Printing and stationery	4,877 69	
(h) Advertising	8,387 03	
(i) Postage, telegrams, telephones and express	3,935 25	
(j) Commission on sale of G.I. Certificates	310 90	
(k) Miscellaneous	11,213 79	
		121,055 16
9. Net profit transferred to Profit and Loss Account		22,396 84
Total		$ 161,085 41

GUARANTY TRUST COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	3,327 50
2. Amount transferred from Revenue Account		22,396 84
Total	$	25,724 34
3. Dividends to shareholders declared during year	$	18,058 28
4. Amount transferred to Reserve Fund		2,177 79
5. Balance of account at 31st December, 1944		5,488 27
Total	$	25,724 34

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) April 1st, 1944; (b) April 15th, 1944; (c) 1¼%.
    (a) June 5th, 1944; (b) July 15th, 1944; (c) 1¼%.
    (a) August 28th, 1944; (b) October 15th, 1944; (c) 1¼%.
    (a) October 28th, 1944; (b) January 15th, 1945; (c) 1¼%.
    Being at rate of 5% per annum.
3. Date appointed for the Annual Meeting—Fourth Thursday in January. Date of last Annual Meeting—January 27th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 283,925 80

CONSTATING INSTRUMENTS

Incorporated on the 12th June, 1925, by Special Act of Parliament of Dominion of Canada; registered as a Trust Company in Ontario, 13th day of May, 1926.

Fidelity Trusts Company of Ontario. By Order-in-Council dated November 29th, 1940, the Lieutenant-Governor-in-Council formally approved an agreement dated October 8th, 1940, by which "Guaranty Trust Company of Canada" purchased certain assets and assumed the liabilities of the "Fidelity Trusts Company of Ontario". The "Fidelity Trusts Company of Ontario" ceased registry June 30th, 1941.

Niagara Falls Loan and Savings Company, Guaranty Trust of Canada. An agreement between these companies dated 20th day of December, 1943, ratified by shareholders of both companies on the 29th and 30th days of December, 1943, respectively, whereby the assets and liabilities of the loan corporation were taken over and assumed by the trust company as of the 13th day of January, 1944, was approved by an order-in-council dated the 13th day of January, 1944.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario (b)	182,193 47	cr. 17 68	304 02	1,505 53	183,985 34
Guaranteed Funds:					
Ontario (b)	512,235 12	cr. 2,287 27	633 77	3,518 11	514,099 73
Total	694,428 59	cr. 2,304 95	937 79	5,023 64	698,085 07

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
First Vice-President—J. M. PURCELL
Second Vice-President—G. ALEX. FORBES
Manager and Secretary-Treasurer—H. L. BENALLICK

DIRECTORS

J. R. HOWITT, K.C.
J. M. PURCELL
G. ALEX FORBES
JOHN R. PHIN
JOHN ARMSTRONG
H. O. HOWITT, M.D.
R. FORBES AULD
W. P. GAMBLE

Auditors—J. F. SCULLY, C.A.; N. J. WHITE, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)		$ 1,000,000 00
Amount subscribed		391,500 00
Amount paid in cash:		
On $258,000 stock fully called	$ 258,000 00	
On $133,500 stock 33⅓% called	44,500 49	
		302,500 49

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 214,541 42	
Interest due		245 42	
Interest accrued		3,452 75	
			$ 218,239 59
(See Schedule B)			
2. Book value of bonds and debentures:			
(a) Dominion Government	$ 291,008 08		
Interest accrued	1,949 57		
		$ 292,957 65	
(b) Provincial	$ 19,853 50		
Interest accrued	191 92		
		20,045 42	
			313,003 07
3. Cash on hand			5,372 65
4. Cash on deposit with chartered banks in Canada			24,397 99
5. Owing from guaranteed funds			3,798 28
6. Advances to estates, trusts, etc., under administration			5,000 00
Total Company Funds			$ 569,811 58

Guaranteed Funds

7. Amount secured by mortgages on real estate including:			
First mortgages		$ 350,822 68	
Interest due		107 63	
Interest accrued		4,150 71	
			$ 355,081 02
(See Schedule B)			
8. Book value of bonds and debentures:			
(a) Dominion Government	$ 144,883 17		
Interest accrued	871 54		
		$ 145,754 71	

THE GUELPH TRUST COMPANY—Continued

(b) Provincial	$ 4,948 00		
Interest accrued	20 96		
		$ 4,968 96	
			$ 150,723 67
9. Cash on hand			97 12
10. Cash on deposit with chartered banks in Canada			9,610 50
Total Guaranteed Funds			$ 515,512 31

Estates, Trusts and Agency Funds

11. Unrealized assets	$ 2,518,195 87	
12. Investments	3,483,600 35	
13. Cash on hand and in banks	278,158 29	
		$ 6,279,954 51

Summary of Assets

Company Funds	$ 569,811 58
Guaranteed Funds	515,512 31
Estates, Trusts and Agency Funds	6,279,954 51
Grand Total of Assets	$ 7,365,278 40

Liabilities

Company Funds

To the Public:

1. Reserved for Government Taxes	$ 24,282 58
2. Dividends to shareholders declared and unpaid	7,562 52
Total	$ 31,845 10

To the Shareholders:

3. Paid-in Capital	$ 302,500 49
4. Reserve Fund	151,000 00
5. Balance at credit of Profit and Loss Account	84,465 99
Total	$ 537,966 48
Total Company Funds	$ 569,811 58

Guaranteed Funds

6. Specific Guaranteed Funds	$ 8,392 73	
Interest due and accrued	146 87	
		$ 8,539 60
7. General Guaranteed Funds	$ 495,291 35	
Interest due and accrued	7,883 08	
		503,174 43
8. Due to Company Funds		3,798 28
Total Guaranteed Funds		$ 515,512 31

Estates, Trusts and Agency Funds

9. Estates	$ 3,422,023 70	
10. Trusts and Agencies	2,852,930 81	
11. Due to Company Funds	5,000 00	
		$ 6,279,954 51

THE GUELPH TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	$ 569,811 58
Guaranteed Funds	515,512 31
Estates, Trusts and Agency Funds	6,279,954 51
Grand Total of Liabilities	$ 7,365,278 40

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 23,901 25	
(b) Bonds and debentures	9,071 82	
(c) Bank deposits	3.95	
		$ 32,977 02
2. Profit on Bonds sold		18 62
3. Profit in guaranteed funds		6,456 68
4. Agency fees and commissions earned		22,905 29
5. All other revenue for the year		1,774 72
Total		$ 64,132 33

Expenditure

6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 19,488 78	
(b) Provincial	255 00	
(c) Municipal	169 61	
(d) Amount set aside for government taxes	10,000 00	
		$ 29.913 39
7. All other expenses incurred:		
(a) Salaries	$ 2,531 25	
(b) Directors' fees	1,546 33	
(c) Auditors' fees	400 00	
(d) Rents and office services	6,000 00	
(e) Travelling expenses and commissions on collections	1,880 00	
(f) Printing and stationery	839 69	
(g) Advertising	170 40	
(h) Postage, telegrams, telephones and express	639 35	
(i) Commission on sale of G.I. Certifiicates	18 80	
(j) Miscellaneous	1,384 77	
		15,410 59
8. Net profit transferred to Profit and Loss Account		$ 18,808 35
Total		$ 64,132 33

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 80,782 68
2. Amount transferred from Revenue Account	18,808 35
Total	$ 99,591 03
3. Dividends to shareholders declared during year	$ 15,125 04
4. Balance at credit of account at 31st December, 1944	84,465 99
Total	$ 99,591 03

THE GUELPH TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $56,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 7th, 1944; (b) July 3rd, 1944; (c) 2½%.
   (a) December 13th, 1944; (b) January 2nd, 1945; (c) 2½%.
3. Date appointed for the Annual Meeting—February 28th, 1945.
   Date of last Annual Meeting—February 23rd, 1944.

4. Amount of interest permanently capitalized during the year $	74 70
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid, $1,613.00; Interest, $20.95	1,633 95

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chap. 223.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario............(a)	1,000 00	....	....	18 33	1,018 33	....
Ontario............(b)	297,217 42	18 00	245 42	3,434 42	300,915 26	....
Saskatchewan.......(a)	23,719 76	138 06	....	....	23,857 82	....
Total...........	321,937 18	156 06	245 42	3,452 75	325,791 41	....
Guaranteed Funds:						
Ontario............(a)	1,200 00	....	....	35 00	1,235 00	....
Ontario............(b)	349,319 02	303 66	107 63	4,115 71	353,846 02	....
Total................	350,519 02	303 66	107, 63	4,150 71	355,081 02	Nil

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—JOHN COWAN, K.C. Manager and Secretary-Treasurer—W. R. PAUL
First Vice-President—JOHN H. ANDERSON
Second Vice-President—WILLIAM J. SKINNER

DIRECTORS

JOHN COWAN, K.C.
JOHN H. ANDERSON
WILLIAM J. SKINNER
WILLIAM ROBERT PAUL
ALEXANDER R. MCKAY
HOMER LOCKHART
MALCOLM MCGUGAN
THOMAS L. MCCORMICK
WILLIAM D. MACKENZIE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
(of Campbell, Lawless, Parker & Black, Chartered Accountants)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	635,000 00
Amount paid in cash	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 33,050 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			38,555 53
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 256,466 12	
Agreements for sale		361,923 60	
			618,389 72
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $45,550.00 of the Company's own stock upon which $45,550.00 has been paid.)			
Principal		$ 64,461 48	
Interest due		893 90	
Interest accrued		53 34	
			65,408 72
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 100,000 00		
Ineretst accrued	500 00		
		$ 100,500 00	
(b) Provincial and Provincial Guaranteed	$ 80,190 00		
Interest due	1,500 00		
Interest accrued	371 76		
		82,061 76	
(c) Canadian municipalities, school districts and rural telephone companies		7,734 18	
			190,295 94
6. Book value of stocks			4,746 25
7. Cash on hand			17,349 74
8. Cash on deposit with chartered banks in Canada			73,053 18
9. Advances to estates, trusts, etc., under administration			17,404 01
10. All other assets			5,910 46
Total Company Funds			$ 1,064,163 55

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,521,472 09	
Interest due		4,449 44	
Interest accrued		13,882 77	$ 1,539,804 30
(See Schedule B)			
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,535,000 00		
Interest accrued	4,300 00	$ 1,539.300 00	
(b) Provincial and Provincial Guaranteed	$ 538,871 98		
Interest due	11,413 45		
Interest accrued	4,533 59	554,819 02	
(c) Canadian municipalities, school districts and rural telephone companies	$ 120,488 09		
Interest accrued	1,375 61	121,863 70	
(d) All other bonds	$ 170,336 00		
Interest accrued	1,035 46	171,371 46	
			2,387,354 18
13. Book value of Stocks			231,755 52
14. Cash on hand			28,982 28
15. Cash on deposit with chartered banks in Canada			142,940 69
16. All other assets			72,000 00
Total Guaranteed Funds			$ 4,402,836 97

Estates, Trusts and Agency Funds

17. Unrealized assets	$ 901,777 43	
18. Investments	212,681 08	
19. Cash on hand and in banks	73,916 55	$ 1,188,375 06

Summary of Assets

Company Funds	$ 1,064,163 55
Guaranteed Funds	4,402,836 97
Estates, Trusts and Agency Funds	1,188,375 06
Grand Total of Assets	$ 6,655,375 58

Liabilities

Company Funds

To the Public:	
1. Taxes other than taxes on real estate	$ 23,305 46
2. Dividends to shareholders declared and unpaid	22,225 00
3. Investment reserves	85,000 00
4. All other liabilities	760 70
Total	$ 131,291 16
To the Shareholders:	
5. Paid-in Capital	$ 635,000 00
6. Reserve Fund	250,000 00
7. Balance of Profit and Loss Account	47,872 39
Total	932,872 39
Total Company Funds	$ 1,064,163 55

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

8. Trust deposits		$ 1,956,544 07
9. General Guaranteed Funds	$ 2,398,698 44	
Interest due and accrued	47,594 46	
		2,446,292 90
Total Guaranteed Funds		$ 4,402,836 97

Estates, Trusts and Agency Funds

10. Estates	$ 664,252 70	
11. Trusts and Agencies	506,718 35	
12. Due to Company Funds	17,404 01	
		$ 1,188,375 06

Summary of Liabilities

Company Funds	$ 1,064,163 55
Guaranteed Funds	4,402,836 97
Estates, Trusts and Agency Funds	1,188,375 06
Grand Total of Liabiliaies	$ 6,655,375 58

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 49,603 72	
(b) Collateral loans	4,082 66	
(c) Bonds and debentures	3,502 45	
(d) Bank deposits	323 76	
(e) Other interest earned	305 62	
		$ 57,818 21
2. Profit on sale of securities and real estate		3,682 02
3. Profit in guaranteed funds		67,160 36
4. Agency fees and commissions earned		6,403 40
5. All other revenue for the year		1,138 00
6. Amount transferred from Investment Reserves		15,128 82
Total		$ 151,330 81

Expenditure

7. Interest incurred		$ 56 67
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 31,000 00	
(b) Provincial	365 50	
(c) Municipal	516 32	
		31,881 82
9. Commissions on loans and on sale of real estate		673 20
10. Amount transferred to Investment Reserves		28,851 57
11. All other expenses incurred:		
(a) Salaries	$ 30,010 89	
(b) Directors' and Advisory Committee fees	1,850 00	
(c) Auditors' fees	1,585 00	
(d) Legal fees	257 75	
(e) Rents	420 00	
(f) Travelling expenses	381 05	
(g) Printing and stationery	3,035 08	
(h) Advertising	591 50	
(i) Postage, telegrams, telephones and express	1,453 22	
(j) Maintenancce of Office Premises	1,268 77	
(k) Miscellaneous	8,300 95	
		49,154 21
12. Net profit transferred to Profit and Loss Account		40,713 34
Total		$ 151,330 81

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	40,259 05
2. Amount transferred from Revenue Account		40,713 34
3. Assets disallowed, now returned		5,000 00
Total	$	85,972 39
4. Dividends to shareholders declared during year	$	38,100 00
5. Balance of account at 31st December, 1944		47,872 39
Total	$	85,972 39

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $20,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) May 3rd, 1944; (b) July 2nd, 1944; (c) 2½%.
    (a) October 18th, 1944; (b) January 2nd, 1945; (c) 2½% plus 1% bonus.
3. Date appointed for the Annual Meeting—First Tuesday in February, 1945.
    Date of last Annual Meeting—February 8th, 1944.

4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	$	912 45
5. Amount of fees paid to the Company from advances made by it during the year		1,050 00
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid		7,793 52

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

By Order-in-Council approved March 6th, 1907, pursuant to the provisions of Section 4 (6), cap. 27, 63 Victoria, the authorized capital stock of the Company was increased from $500,000.00 to $1,000,000.00

By 18 George V. Chapter 112, the Company was given Trust Company powers and its name changed to The Industrial Mortgage and Trust Company.

By 24 George V, Chapter 79, the Company assumed the liabilities and purchased under agreement the business, assets, etc., of The East Lambton Farmers' Loan and Savings Company.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, c. 257.

By Order-in-Council approved 22nd April, 1936, the Lieutenant-Governor assented to The Industrial Mortgage and Trust Company assuming the liabilities and purchase under agreement dated 24th December, 1935, of the business, assets, etc., of The Crown Savings and Loan Company.

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario .... (a)	153,749 34	927 46	....	....	154,676 80	572 47
Ontario .... (b)	399,636 56	2,921 10	723 60	....	403,281 26	17,639 41
Total Ontario	553,385 90	3,848 56	723 60	....	557,958 06	18,211 88
Saskatchewan ..... (b)	111,954 27	1,129 80	82 12	....	113,166 19	12,773 81
Alberta .... (b)	37,245 37	1,323 02	....	....	38 568 39	7,785 70
Total Company Funds	702,585 54	6,301 38	805 72	....	709,692 64	38,771 39
Guaranteed Funds:						
Ontario .... (a)	527,069 99	991 12	1,402 64	3,430 30	532,894 05	1,900 85
Ontario .... (b)	994,315 80	1,514 27	9,120 29	10,452 47	1,015,402 83	20,368 45
Total Ontario	1,521,385 79	2,505 39	10,522 93	13,882 77	1,548,296 88	22,269 30
Saskatchewan ..... (b)	47,658 40	53 40	....	....	47,711 80	2,870 21
Alberta .... (b)	7,394 06	....	....	....	7,394 06	1,002 43
Total Guaranteed Funds	1,576,438 25	2,558 79	10,522 93	13,882 77	1,603,402 74	26,141 94
Total .... (a)	680,819 33	1,918 58	1,402 64	3,430 30	687,570 85	2,473 32
Total .... (b)	1,598,204 46	6,941 59	9,926 01	10,452 47	1625,524 53	62,440 01
Grand Total	2,279,023 79	8,860 17	11,328 65	13,882 77	2,313,095 38	64,913 33

THE LAMBTON TRUST COMPANY, LIMITED

Head Office, Sarnia, Ontario

Officers

President—Chester H. Belton
Vice-President—Albert J. Johnson
Manager—G. C. Norsworthy
Secretary-Treasurer—E. A. Pardee

Directors

C. H. Belton
A. J. Johnston
A. G. Minielly
R. M. E. McDiarmid
W. H. Kenny
J. F. Roberts, M.D.
H. M. Taylor

Auditors—W. D. Glendinning, F.C.A., W. F. MacLennan, C.A., of Glendinning, Gray and Roberts.

Capital

Amount of Capital Stock authorized (20,000 shares of $50.00 each)	$ 1,000,000 00
Amount subscribed	315,350 00
Amount paid in cash	315,350 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Amount secured by mortgages on real estate including:			
First mortgages		$ 174,031 25	
Agreements for sale		7,527 41	
Interest due		562 03	
			$ 182,120 69
(See Schedule B)			
2. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 126,000 00		
Interest accrued	315 00		
		$ 126,315 00	
(b) Canadian municipalities, school districts and rural telephone companies	$ 43,642 47		
Interest accrued	540 00		
		44,182 47	
			170,497 47
3. Book value of stocks			30,583 00
4. Cash on deposit with chartered banks in Canada			21,632 30
5. Accrued fees and charges for administering estates			2,500 00
Total Company Funds			$ 407,333 46

Estates, Trusts and Agency Funds

6. Unrealized assets	$ 546,421 81	
7. Investments	264,981 98	
8. Cash on hand and in banks	51,485 58	
		$ 862,889 37

Summary of Assets

Company Funds	$ 407,333 46
Estates, Trusts and Agency Funds	862,889 37
Grand Total of Assets	$ 1,270,222 37

THE LAMBTON TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate		$ 5,112 72
2. Investment reserves		10,000 00
Total		$ 15,112 72
To the Shareholders:		
3. Paid-in Capital		$ 315,350 00
4. Reserve Fund		50,000 00
5. Balance of Profit and Loss Account		26,870 74
Total		$ 392,220 74
Total Company Funds		$ 407,333 46

Estates, Trusts and Agency Funds

6. Estates	$ 322,835 48	
7. Trusts and Agencies	540,053 89	
		$ 862,889 37

Summary of Liabilities

Company Funds	$ 407,333 46
Estates, Trusts and Agency Funds	862,889 37
Grand Total of Liabilities	$ 1,270,222 83

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 12,558 97	
(b) Bonds and debentures	5,863 66	
(c) Dividends on stocks	112 50	
		$ 18,535 13
2. Profit on sale of securities and real estate		2,372 89
3. Agency fees and commissions earned		5,167 84
Total		$ 26,075 86

Expenditure

4. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 8,700 00	
(b) Provincial	224 50	
		8,924 50
5. All other expenses incurred:		
(a) Salaries	$ 407 90	
(b) Directors' and Advisory Committee fees	400 00	
(c) Auditors' fees	350 00	
(d) Legal fees	85 00	
(e) Rents and General Office Expense	2,100 00	
(f) Printing and stationery	115 84	
(g) Advertising	258 99	
(h) Miscellaneous	53 20	
		3,770 93
6. Net profit transferred to Profit and Loss Account		13,380 43
Total		$ 26,075 86

THE LAMBTON TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	22,950 81
2. Amount transferred from Revenue Account		13,380 43
Total	$	36,331 24
3. Dividends to shareholders declared during year	$	9,460 50
4. Balance of account at 31st December, 1944		26,870 74
Total	$	36,331 24

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $20,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) November 13th, 1944; (b) December 30th, 1944; (c) 3%.
3. Date appointed for Annual Meeting—February 14th, 1945.
   Date of last Annual Meeting—February 9th, 1944.
4. Special General Meetings held during year—March 20th, 1944.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of April, 1928, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chapter 223. Registered as a Trust Company in Ontario, May 15th, 1928.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario (a)	77,909 03	381 99	....	78,291 02	....
Ontario (b)	103,649 63	180 04	....	103,829 67	836 29
Total	181,558 66	562 03	....	182,120 69	....

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—RT. HON. ARTHUR MEIGHEN, K.C., P.C.
Vice-Presidents—G. H. AIKINS, K.C.; RAY LAWSON, O.B.E.; H. R. MACMILLAN, C.B.E.
Manager—T. F. WALKER Secretary—M. W. L. MURRAY Treasurer—J. GODWIN

DIRECTORS

G. H. AIKINS, K.C.
G. MONTEGU BLACK
W. H. CARTER
BRIG.-GEN. J. A. CLARK
W. L. DUFFIELD
GORDON FARRELL
W. GRANT FISHER
DAVID H. GIBSON, C.B.E.
ROBERT E. GRASS, K.C.
LIEUT.-COL. G. INGRAM
J. MCCLARY GUNN
RAY LAWSON, O.B.E.
H. R. MACMILLAN, C.B.E.
THE RT. HON. ARTHUR MEIGHEN, K.C., P.C.
A MCPHERSON
J. MCCLARY MOORE
JOHN S. MOORE
LIEUT.-COL. NORMAN C. PEARCE
PHILIP POCOCK
SIGMUND SAMUEL, LL.D.
COLONEL J. E. SMALLMAN
A. E. SILVERWOOD
J. GORDON THOMPSON
J. WATSON YOUNGE

Auditors

W. D. GLENDINNING, F.C.A., Toronto, Ontario; A. G. CALDER, F.C.A., London, Ontario.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$ 5,000,000 00
Amount subscribed	1,213,700 00
Amount paid in cash	1,213,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 158,241 64
2. Book value of real estate held for sale:			
Freehold land (including buildings)			93,659 98
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 164,075 77	
Agreements for sale		250,630 03	
Interest due		2,508 25	
Interest accrued		1,208 77	
			418,422 82
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 30,394 66	
Interest due		293 71	
Interest accrued		31 48	
			30,719 85
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 773,447 00		
Interest accrued	7,913 71		
		$ 781,360 71	
(b) Canadian municipalities, school districts and rural telephone companies	$ 16,057 20		
Interest due and accrued	303 35		
		16,360 55	
			797,721 26
6. Book value of stocks			5,422 00
7. Cash on hand			27,420 13
8. Cash on deposit with chartered banks in Canada			73,378 46
9. Owing from guaranteed funds			2,700 00
10. Advances to estates, trusts, etc., under administration			68,186 73
11. Accrued fees and charges for administering estates and trusts			12,802 90
12. All other assets			37,781 95
Total Company Funds			$ 1,726,457 72

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

13. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,791,538 59	
Second and subsequent mortgages		11,795 30	
Interest due		4,862 38	
Interest accrued		19,096 56	$ 1,827,292 83

(See Schedule B)

14. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 44,023 94	
Interest due		634 96	
Interest accrued		229 20	44,888 10
15. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 1,008,515 62		
Interest accrued	4,509 61	$ 1,013,025 23	
(b) Provincial and Provincial Guaranteed	$ 28,262 37		
Interest accrued	929 15	29,191 52	
(c) Canadian municipalities, school districts and rural telephone companies	$ 9,963 00		
Interest accrued	162 50	10,125 50	
(d) All other bonds	$ 17,294 60		
Interest accrued	263 20	17,557 80	
			1,069,900 05
16. Book value of Stocks			54,920 75
17. Cash on deposit with chartered banks in Canada			34,646 37
Total Guaranteed Funds			$ 3,031,648 10

Estates, Trusts and Agency Funds

18. Unrealized assets and investments	$41,776,517 62	
19. Cash on hand and in banks	1,976,872 40	$43,753,390 02

Summary of Assets

Company Funds	$ 1,726,457 72
Guaranteed Funds	3,031,648 10
Estates, Trusts and Agency Funds	43,753,390 02
Grand Total of Assets	$48,511,495 84

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 30,816 67
2. Dividends to shareholders declared and unpaid	12,137 00
3. All other liabilities	16,075 83
Total	$ 59,029 50

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

To the Shareholders:		
4. Paid-in Capital		$ 1,213,700 00
5. Reserve Fund		400,000 00
6. Balance of Profit and Loss Account		53,728 22
Total		$ 1,667,428 22
Total Company Funds		$ 1,726,457 72

Guaranteed Funds

7. Trust deposits	$ 75,873 05	
8. Specific Guaranteed Funds	694,400 10	
Interest due and accrued	2,265 08	
		$ 772,538 23
9. General Guaranteed Funds	$ 2,225,643 35	
Interest due and accrued	30,135 17	
		2,255,778 52
10. Accounts Payable		631 35
11. Due to Company Funds		2,700 00
Total Guaranteed Funds		$ 3,031,648 10

Estates, Trusts and Agency Funds

12. Estates	$12,920,961 31	
13. Trusts and Agencies	30,764,241 98	
14. Due to Company Funds	68,186 73	
		$43,753,390 02

Summary of Liabilities

Company Funds	$ 1,726,457 72
Guaranteed Funds	3,031,648 10
Estates, Trusts and Agency Funds	43,753,390 02
Grand Total of Liabilities	$48,511,495 84

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 52,498 00	
(b) Collateral loans	2,302 05	
(c) Bonds and debentures	20,451 56	
(d) Dividends on stocks	677 50	
(e) Other interest earned	843 40	
		$ 76,772 51
2. Profit on sale of securities and real estate		4,499 80
3. Profit in guaranteed funds		39,723 54
4. Agency fees and commissions earned		230,301 69
5. All other revenue for the year (real estate revenue—net)		10,224 81
Total		$ 361,522 35

Expenditure

6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 28,087 50	
(b) Municipal	3,608 46	
		$ 31,695 96
7. All other expenses incurred:		
(a) Salaries	$ 164,772 90	
(b) Directors' and Advisory Committee fees	1,568 00	
(c) Auditors' fees	5,500 00	
(d) Legal fees	206 70	
(e) Rents	13,875 32	

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

(f) Travelling expenses	$ 7,196 06	
(g) Printing and stationery	7,071 36	
(h) Advertising	7,109 02	
(i) Postage, telegrams, telephones and express	5,958 96	
(j) Maintenance of Office Premises	2,813 47	
(k) Miscellaneous	40,744 18	
		$ 256,815 97
8. Net profit transferred to Profit and Loss Account		73,010 42
Total		$ 361,522 35

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 66,991 80
2. Amount transferred from Revenue Account	73,010 42
3. Provision for Government Taxes not required	38,000 00
Total	$ 178,002 22
4. Dividends to shareholders declared during year—$2.00 per share	$ 24,274 00
5. Amount transferred to Reserve Fund	100,000 00
6. Balance of account at 31st December, 1944	53,728 22
Total	$ 178,002 22

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.00 each and $100,000.00 Excess Bond on employees in charge of securities.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) October 13th, 1944; (b) December 1st, 1944; (c) $1.00 per share.
    (a) December 8th, 1944; (b) May 1st, 1945; (c) $1.00 per share.
3. Date appointed for the Annual Meeting—February 23rd, 1945.
   Date of last Annual Meeting—February 25th, 1944.

4. Amount of interest permanently capitalized during the year	$ 2,520 00
5. Amount of fees paid to the Company from advances made by it during the year	5,273 18
6. Amount of Company's own Guaranteed Investments Receipts and interest thereon, *due* and outstanding	50,976 81

CONSTATING INSTRUMENTS

February 18th, 1929—Order-in-Council confirming By-law No. 14 of the Corpor-
Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, Chap. 157. See also The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.
ation to increase the capital stock from $500,000.00 to $1,000,000.00.

August 21st, 1929—Order-in-Council confirming By-law No. 18 of the Corporation to increase the capital stock from $1,000,000.00 to $5,000,000.00.

On the 10th day of September, 1929, His Honour the Lieutenant-Governor approved by Order-in-Council the removal of the Head Office of The London and Western Trusts Company, Limited, from the City of London to the City of Toronto.

By an agreement, dated the 15th day of October, 1929, The London and Western Trusts Company, Limited, of London, Ontario, purchased the assets and liabilities, business, rights, property and goodwill, etc., of The Standard Trusts Company with Head Office in Toronto, Ontario. The agreement was ratified and confirmed by the shareholders of both companies and was subsequently approved by the Lieutenant-Governor in Council. The transfer became effective on the 18th day of December, 1929. The Standard Trusts Company had, by authority of By-law No. 35, moved its Head Office from Winnipeg to Toronto, and was granted registry in Ontario under date of October 26th, 1929.

June 28th, 1932—Order-in-Council assenting to the conversion of partly paid shares into fully paid shares equivalent to the amount paid in on account of subscriptions not including premiums.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario...........(a)	12,327 35	4 00	477 01	375 54	13,183 90	....
Ontario...........(b)	126,360 55	6 00	86 54	833 23	127,286 32	15 32
Manitoba.........(a)	17,120 26	....	1,249 00	....	18,369 26	9,175 08
Manitoba.........(b)	95,602 18	....	....	....	95,602 18	....
Saskatchewan.....(a)	53,845 80	....	....	....	53,845 80	6,102 23
Saskatchewan.....(b)	1,800 00	....	....	....	1,800 00	....
Alberta...........(a)	182,134 18	1,548 35	695 70	....	184,378 23	5,305 39
Alberta...........(b)	1,268 50	....	....	....	1,268 50	....
Guaranteed Funds:						
Ontario...........(a)	98,428 91	91 86	1,604 65	2,097 61	102,223 03	....
Ontario...........(b)	1,590,272 98	843 52	24,882 26	15,995 62	1,631,994 38	....
Manitoba.........(a)	750 15	....	....	....	750 15	....
Manitoba.........(b)	208 82	....	....	....	208 82	....
Saskatchewan.....(a)	6,596 08	....	....	....	6,596 08	2,815 00
Alberta...........(a)	13,400 63	750 47	365 00	....	14,516 10	2,789 45
British Columbia..(b)	120,949 05	....	....	1,003 33	121,952 38	....
Total........(a)	384,603 36	2,394 68	4,391 36	2,473 15	393,862 55	26,187 15
Total........(b)	1,936,462 08	849 52	24,968 80	17,832 18	1,980,112 58	15 32
Grand Total.........	2,321,065 44	3,244 20	29,360 16	20,305 33	2,373,975 13	26,202 47

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec

Officers

President and General Manager—F. G. Donaldson
Vice-Presidents—Morris W. Wilson; Gordon W. MacDougall, K.C.
Assistant General Managers:
W. S. Greene J. P. Angus H. J. Knubley J. C. Kelly C. D. Cornell

Directors

William F. Angus
Hon. F. Philippe Brais, K.C.
C. H. Carlisle
Arthur Cross
W. H. Coverdale
Harold Crabtree
F. G. Donaldson
Victor M. Drury
G. H. Duggan
George B. Foster, K.C.
Andrew P. Holt
J. D. Johnson
R. V. LeSueur
Gordon W. MacDougall, K.C.
B. L. Mitchell
George H. Montgomery, K.C.
John C. Newman
John S. Norris
Frank W. Ross
James McG. Stewart, K.C.
Paul F. Sise
Lionel O. P. Walsh
James Wilson
Morris W. Wilson

Auditors—Deloitte, Plender, Haskins & Sells

Capital

Amount of Capital Stock authorized (80,000 shares of $25.00 each)	$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 168,058 23
Archives Building			25,184 07
2. Book value of real estate:			
Freehold land (including buildings)			57,570 32
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 282,972 18	
Interest accrued		3,988 06	
			286,960 24
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $40,800.00 of the Company's own stock upon which $40,800.00 has been paid.)			
Principal		$ 640,732 17	
Interest due		3,569 47	
			644,301 64
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 603,062 50		
Interest accrued	2,000 00		
		$ 605,062 50	
(b) Provincial and Provincial Guaranteed	$ 918,715 00		
Interest accrued	5,589 05		
		924,304 05	

MONTREAL TRUST COMPANY—Continued

(c) Canadian municipalities, school districts and rural telephone companies	$ 49,562 50		
Interest accrued	427 08		
		$ 49,989 58	
(d) All other bonds	$ 1,652,674 59		
Interest accrued	28,945 74		
		1,681,620 33	
			$ 3,260,976 46
6. Book value of stocks			4,024,133 44
7. Cash on hand			1,250 00
8. Cash on deposit with chartered banks in Canada			189,459 19
9. Cash on deposit, Government of Trinidad Deposit Receipt			10,000 00
10. Advances to estates, trusts, etc., under administration			107,652 53
11. Accrued fees			74,520 33
12. All other assets			63,106 37
Total Company Funds			$ 8,913,172 82

Guaranteed Funds

13. Amount secured by mortgages on real estate including:			
First mortgages		$ 79,662 13	
Interest accrued		617 45	
			$ 80,279 58
(See Schedule B)			
14. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 3,588,478 37	
Interest due		2,489 40	
			3,590,967 77
15. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$10,124,990 37		
Interest accrued	63,762 71		
		$ 10,188,753 08	
(b) Provincial and Provincial Guaranteed	$ 194,064 41		
Interest accrued	1,765 72		
		195,830 13	
(c) Canadian municipalities, school districts and rural telephone companies	$ 129,149 20		
Interest accrued	920 83		
		130,070 03	
(d) All other bonds	$ 1,904,983 58		
Interest accrued	26,695 38		
		1,931,678 96	
			12,446,332 20
16. Book value of Stocks			468,400 70
17. Cash on deposit with chartered banks in Canada			1,275,272 53
Total Guaranteed Funds			$ 17,861,252 78

Estates, Trusts and Agency Funds

18. Investment and Unrealized Assets	$884,995,677 70	
19. Cash on hand and in banks	27,538,535 38	
		$912,534,213 08

Summary of Assets

Company Funds	$ 8,913,172 82
Guaranteed Funds	17,861,252 78
Estates, Trusts and Agency Funds	912,534,213 08
Grand Total of Assets	$939,308,638 68

MONTREAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:		
1. (a) Money borrowed from banks:		
With security		$ 10,000 00
(b) Money borrowed elsewhere:		
With security	$ 1,087,500 00	
Without security from Subsidiary Companies, etc.	478,973 07	
		1,566,473 07
2. Taxes other than taxes on real estate		431,763 90
3. Dividends to shareholders declared and unpaid		64,000 00
4. All other liabilities		960,608 11
Total		$ 3,032,845 08
To the Shareholders:		
5. Paid-in Capital		$ 2,000,000 00
6. Reserve Fund		3,000,000 00
7. Balance of Profit and Loss Account		880,327 74
Total		$ 5,880,327 74
Total Company Funds		$ 8,913,172 82

Guaranteed Funds

8. Specific Guaranteed Funds	$ 79,662 13
9. General Guaranteed Funds	17,781,590 65
Total Guaranteed Funds	$ 17,861,252 78

Estates, Trusts and Agency Funds

10. Estates and Trusts	$393,562,838 55	
11. Agencies and Safe-Custody	518,863,722 00	
12. Due to Company Funds	107,652 53	
		$912,534,213 08

Summary of Liabilities

Company Funds	$ 8,913,172 82
Guaranteed Funds	17,861,252 78
Estates, Trusts and Agency Funds	912,534,213 08
Grand Total of Liabilities	$939,308,638 68

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 14,931 16	
(b) Collateral loans	9,099 80	
(c) Bonds and debentures	99,319 89	
(d) Dividends on stocks	123,476 08	
(e) Bank deposits	25,070 34	
(f) Other interest earned	11,708 41	
		$ 283,605 68
2. Profit on sale of securities		16,094 25
3. Profit in guaranteed funds		306,061 49
4. Agency fees and commissions earned		8,11,986 69
Total		$ 1,417,748 11

MONTREAL TRUST COMPANY—Continued

Expenditure

5. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 190,993 82	
(b) Provincial	1,614 37	
(c) Municipal	6,798 14	
		199,406 33
6. Amount transferred to Investment Reserves		40,094 25
7. All other expenses incurred:		
(a) Salaries	$ 511,735 14	
(b) Directors' and Advisory Committee fees	20,000 00	
(c) Auditors' fees	15,000 00	
(d) Legal fees	3,904 00	
(e) Rents	65,631 90	
(f) Travelling expenses	2,292 25	
(g) Printing and stationery	12,473 11	
(h) Advertising	12,707 17	
(i) Postage, telegrams, telephones and express	9,580 21	
(j) Maintenance, etc., of Office Premises and Real Estate held for sale	97,098 28	
(k) Miscellaneous	46,986 77	
		797,408 83
8. Net profit transferred to Profit and Loss Account		380,838 70
Total		$ 1,417,748 11

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 765,489 04
2. Amount transferred from Revenue Account	380,838 70
Total	$ 1,146,327 74
3. Dividends to shareholders declared during year	$ 256,000 00
4. Transfer to Pension Fund	10,000 00
5. Balance of account at 31st December, 1944	880,327 74
Total	$ 1,146,327 74

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—All officers and employees of this Company are under bond to the extent of $100,000.00 in the aggregate in respect of any loss sustained by reason of the infidelity or dishonesty of any or all of our employees.

2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

   (a) January 11th, 1944; (b) January 15th, 1944; (c) 80 cents per share.
   (a) April 14th, 1944; (b) April 15th, 1944; (c) 80 cents per share.
   (a) July 14th, 1944; (b) July 15th, 1944; (c) 80 cents per share.
   (a) October 13th, 1944; (b) October 14th, 1944; (c) 80 cents per share.

3. Date appointed for the Annual Meeting—Any day in January or February at will of Directors.
   Date of last Annual Meeting—February 11th, 1944.

4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department ... $ 928,845 02

MONTREAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by Special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and the following subsequent special amending Acts, 54 Vic., c. 75; 55-56 Vic., c. 78; 63 Vic., c. 77; 20 Geo. V, c. 139; and 24 Geo. V, c. 121.

By Special Acts the name was changed in 1895 to Montreal Trust and Deposit Company, 59 Vic., c. 70 (Q), and again in 1909 to the Montreal Trust Company, 9 Edw. VII, c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered in the Trust Companies Register, January 21st, 1913.

By Order-in-Council, dated February 25th, 1928, the Capital Stock was increased from $1,000,000.00 to $2,000,000.00.

The Company has a deposit with the Province of Ontario amounting to $200,000.00. Order-in-Council assented to 6th July, 1909.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Quebec (a)	293,233 53	....	....	3,666 28	296,899 81	151 88
Ontario (a)	6,544 75	....	....	....	6,544 75	....
Saskatchewan (a)	11,250 00	....	....	321 78	11,571 78	....
Saskatchewan (b)	1,000 00	....	....	....	1,000 00	....
British Columbia (a)	12,000 00	....	....	....	12,000 00	....
Total (a)	323,028 28	....	....	3,988 06	327,016 34	151 88
Total (b)	1,000 00	....	....	....	1,000 00	....
Grand Total	324 028 28	....	....	3.988 06	328,016 34	151 88
Guaranteed Funds						
Quebec (a)	79,662 13	....	....	617 45	80,279 58	....

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

Officers

President—Leighton McCarthy
Vice-Presidents—Sir Thomas White, G.C.M.G.
J. A. McLeod
G. A. Morrow
A. N. Mitchell

General Manager—H. V. Laughton
Secretary—W. G. Davidson
Managing Director—W. M. O'Connor
Assistant General Managers—H. A. Clarke
Terence Sheard

Directors

Hon. Leighton McCartchy, K.C.
Herbert C. Cox
Rt. Hon. Sir Thomas White, G.C.M.G.
W. M. Birks
Edward FitzGerald
Carl Riordon
Walter Molson
D'Arcy Martin, K.C.
William Leggat
J. A. McLeod
G. A. Morrow
A. N. Mitchell
Aime Geoffrion, K.C.
J. P. Bickell
R. Y. Eaton
S. H. Logan
R. A. Bryce
A. Stewart McNichols
Colin Osborne
Sir Ellsworth Flavelle, Bart.
R. A. Laidlaw
Allan S. Bond
Hon. Frank J. Hughes, K.C.
W. J. Hastie
F. P. Wood
E. P. Taylor
E. K. Williams, K.C.
C. S. Gunn
W. M. O'Connor

Auditors—George Edwards and Thomas P. Geggie, Toronto; Edwards, Morgan & Company, Montreal; G. E. Smith and R. S. Watson, Hamilton; George A. Touche & Company, Winnipeg and Edmonton.

Capital

Amount of Capital Stock authorized (30,000 shares of $100.00 each)	**$3,000,000 00**
Amount subscribed	**3,000,000 00**
Amount paid in cash	**3,000,000 00**

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises		$ 810,348 30
2. Book value of real estate:		
Freehold land (including buildings)		240,862 26
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 871,201 31	
Agreements for sale	1,094,209 81	
		1,965,411 12
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		110,647 97
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 1,353,856 16	
(b) Provincial and Provincial Guaranteed	27,909 46	
(c) All other bonds	127,903 84	
		1,509,669 46

NATIONAL TRUST COMPANY, LIMITED—Continued

6. Book value of stocks		$ 754,627 69
7. Cash on hand		35,375 12
8. Cash on deposit with chartered banks in Canada		185,241 98
9. Advances to estates, trusts, etc., under administration		83,504 38
10. All other assets		2,874 10
Total Company Funds		$ 5,698,562 38

Guaranteed Funds

11. Amount secured by motgages on real estate including: First mortgages		$ 4,874,302 25
(See Schedule B)		
12. Amount of loans, secured by stocks, bonds and other collateral: Principal		117,900 00
13. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 11,787,611 30	
(b) Provincial and Provincial Guaranteed	1,490,688 23	
(c) Canadian municipalities, school districts and and rural telephone companies	402,277 80	
(d) All other bonds	1,198,212 18	
		14,878,789 51
14. Book value of Stocks		306,144 85
15. Cash on hand		146,656 65
16. Cash on deposit with chartered banks in Canada		1,775,813 55
Total Guaranteed Funds		$ 22,099,606 81

Estates, Trusts and Agency Funds

17. Unrealized assets	$142,790,005 99	
18. Investments	144,121,156 74	
19. Cash on hand and in banks	18,169,535 66	
		$305,080,698 39

Summary of Assets

Company Funds	$ 5,698,562 38
Guaranteed Funds	22,099,606 81
Estates, Trusts and Agency Funds	305,080,698 39
Grand Total of Assets	$332,878,867 58

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate—Reserve for Dominion Income Tax	$ 184,327 04
2. Dividends to shareholders declared and unpaid	60,000 00
Total	$ 244,327 04

NATIONAL TRUST COMPANY, LIMITED—Continued

To the Shareholders:		
3. Paid-in Capital		$ 3,000,000 00
4. Reserve Fund		2,000,000 00
5. Balance of Profit and Loss Account		454,235 34
Total		$ 5,454,235 34
Total Company Funds		$ 5,698,562 38
Guaranteed Funds		
6. Trust deposits		$ 20,877,798 11
7. Specific Guaranteed Funds		10,000 00
8. General Guaranteed Funds	$ 1,207,632 29	
Interest due and accrued	4,176 41	
		$ 1,211,808 70
Total Guaranteed Funds		$ 22,099,606 81
Estates, Trusts and Agency Funds		
9. Estates, Trusts and Agencies	$304,997,194 01	
10. Due to Company Funds	83,504 38	
		$305,080,698 39
Summary of Liabilities		
Company Funds		$ 5,698,562 38
Guaranteed Funds		22,099,606 81
Estates, Trusts and Agency Funds		305,080,698 39
Grand Total of Liabilities		$332,878,867 58

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 137,653 90	
(b) Collateral loans	1,907 11	
(c) Bonds and debentures	51,157 69	
(d) Dividends on stocks	41,663 00	
(e) Bank deposits	6,609 64	
(f) Other interest earned	1,852 60	
		$ 240,843 94
2. Profit in guaranteed funds		568,446 52
3. Agency fees and commissions earned		1,242,743 45
4. All other revenue for the year		24,244 43
Total		$ 2,076,278 34

Expenditure

5. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 195,323 18	
(b) Provincial	1,792 51	
(c) Municipal	15,501 11	
		$ 212,616 80
6. Commissions on loans and on sale of real estate		36 33
7. All other expenses incurred:		
(a) Salaries	$ 1,031,366 58	
(b) Directors' and Advisory Committee fees	31,120 00	
(c) Auditors' fees	19,150 00	
(d) Legal fees	9,981 41	
(c) Rents	15,469 96	
(f) Travelling expenses	16,196 06	

NATIONAL TRUST COMPANY, LIMITED—Continued

(g) Printing and stationery	27,945 45	
(h) Advertising	38,867 74	
(i) Postage, telegrams, telephones and express	26,910 46	
(j) Maintenance of Office Premises	89,514 46	
(k) Miscellaneous	258,495 41	
		1,565,017 53
8. Net profit transferred to Profit and Loss Account		298,607 68
Total		$ 2,076,278 34

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 595,627 66
2. Amount transferred from Revenue Account	298,607 68
3. Amount transferred from Reserve for Employees' Benefits	50,000 00
Total	$ 944,235 34
4. Dividends to shareholders declared during year	$ 240,000 00
5. Amount transferred to Reserve Fund	250,000 00
6. Balance of account at 31st December, 1944	454,235 34
Total	$ 944,235 34

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation — the Company carries its own Fidelity and Indemnoty Insurance.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) March 1st, 1944; (b) April 1st, 1944; (c) 8% per annum.
   (a) June 7th, 1944; (b) July 3rd, 1944; (c) 8% per annum.
   (a) September 6th, 1944; (b) October 2nd, 1944; (c) 8% per annum.
   (a) December 6th, 1944; (b) January 2nd, 1945; (c) 8% per annum.
3. Date appointed for the Annual Meeting for year 1944—February 6th, 1945.
   Date of last Annual Meeting—January 25th, 1944.

4. Amount of interest capitalized during the year	$ 85,315 57
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds	2,211,027 67

CONSTATING INSTRUMENTS

August 12, 1898—Incorporated August 12, 1898, as The National Trust Company of Ontario, Limited, by Letters Patent under The Ontario Companies Act.

September 21, 1899—Order-in-Council, Province of Ontario, changing name of The National Trust Company of Ontario, Limited, to National Trust Company, Limited.

March 23, 1900—Authorized to do business in the Province of Quebec—Chap. 78, Statutes of Quebec, 63 Victoria.

July, 1900—Acquired Manitoba Trust Company by the purchase of its entire assets for $115.00 a share of capital stock.

June 1, 1900—Authorized to carry on and transact business in Manitoba, Chap. 69, Statutes of Manitoba, 63 and 64 Victoria, 1900.

August, 1924—Absorbed The Mercantile Trust Company of Canada, Limited, paying one share National Trust Company, Limited, stock and $30.00 cash for each two shares The Mercantile Trust Company of Canada, Limited, stock. Order-in-Council, Province of Ontario, assenting to above absorption.

NATIONAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario..........(b)	258,089 26	cr. 514 17	62 52	....	257,637 61	....
Quebec..........(b)	17,900 00	....	....	....	17,900 00	....
Manitoba.........(b)	86,082 72	13 83	399 16	....	86,495 71	....
Saskatchewan.....(b)	39,410 20	1,175 75	729 96	....	41,315 91	....
Total.........	401,482 18	675 41	1,191 64	....	403,349 23	....
Ontario..........(a)	3,957 25	....	52 50	....	4,009 75	2,292 72
Manitoba.........(a)	780,145 81	10,645 98	134,233 96	....	925,025 75	....
Saskatchewan.....(a)	887,638 23	14,161 79	121,469 27	....	1,023,269 29	....
Alberta..........(a)	394,684 80	3,053 10	36,223 81	....	433,961 71	4,132 57
Total.........	2,066,426 09	27,860 87	291,979 54	....	2,386,266 50	6,425 29
Total Company Funds	2,467,908 27	28,536 28	293,171 18	....	2,789,615 73	6,425 29
Guaranteed Funds						
Ontario..........(b)	2,767,997 90	1,306 64	6,196 97	....	2,775,501 51	....
Quebec..........(b)	525,205 73	15,559 64	5,934 93	....	546,700 30	....
Manitoba.........(b)	359,234 90	156 13	1,743 09	....	361,134 12	....
Saskatchewan.....(b)	13,502 94	....	....	....	13,502 94	....
Alberta..........(b)	12,721 49	....	686 48	....	13,407 97	....
Total.........	3,678,662 96	17,022 41	14,561 47	....	3,710,246 84	....
Ontario..........(a)	14,400 00	520 79	69 00	....	14,989 79	....
Manitoba.........(a)	284,108 55	1,346 65	11,490 52	....	296,945 72	....
Saskatchewan.....(a)	559,564 55	855 59	11,581 47	....	572,001 61	....
Alberta..........(a)	679,347 53	5,706 85	63,539 55	....	748,593 93	....
Total.........	1,537,420 63	8,429 88	86,680 54	....	1,632,531 05	....
Total Guaranteed Funds............	5,216,083 59	25,452 29	101,242 01	....	5,342,777 89	....

THE NORTHERN TRUSTS COMPANY

Head Office, Winnipeg, Manitoba

OFFICERS

President—C. S. RILEY	General Manager—J. HERBET RILEY
Vice-Presidents—R. J. GOURLEY	Secretary—WILLIAM MILTON
W. A. MURPHY	Treasurer—M. J. MARSHALL

DIRECTORS

N. J. BREEN	H. B. LYALL
J. A. CROWE	W. A. MURPHY
A. L. DENISON	GEORGE MCLEAN
W. J. DOWLER	C. S. RILEY
D. K. ELLIOTT	HAROLD J. RILEY, K.C.
R. J. GOURLEY	SIDNEY T. SMITH

E. J. TARR, K.C.

Auditors—WILLIAM GRAY & CO., C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $20.00 each)	$ 1,000,000 00
Amount subscribed (30,000 shares of $20.00 each)	600,000 00
Amount paid in cash	600,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises		$ 11,625 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		75,480 30
3. Amount secured by mortgages on real estate including:		
First mortgages including charges	$ 550,569 33	
Agreements for sale including charges	154,943 17	
		705,512 50
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		1,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 342,900 00	
(b) Canadian municipalities, school districts and rural telephone companies	27,256 12	
(c) All other bonds	83,485 00	
		453,641 12
6. Book value of stocks		194,734 98
7. Cash on hand		137 76
8. Cash on deposit with chartered banks in Canada		98,872 84
9. Advances to estates, trusts, etc., under administration		3,733 00
10. All other assets		1,970 35
Total Company Funds		$ 1,546,707 85

Guaranteed Funds

11. Amount secured by mortgages on real estate including:	
First mortgages	$ 19,619 35
(See Schedule B)	
12. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	158,300 00
13. Cash on deposit with chartered banks in Canada	291 92
Total Guaranteed Funds	$ 178,211 27

THE NORTHERN TRUSTS COMPANY—Continued

Estates, Trusts and Agency Funds

14. Unrealized assets	$ 9,870,688 02	
15. Investments	3,938,361 56	
16. Cash on hand and in banks	492,174 79	
		$14,301,224 37

Summary of Assets

Company Funds	$ 1,546,707 85
Guaranteed Funds	178,211 27
Estates, Trusts and Agency Funds	14,301,224 37
Grand Total of Assets	$16,026,143 49

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 38,200 00
2. Other expenses due and accrued	1,484 03
3. Reserve against Mortgages and Agreements	65,659 48
4. All other liabilities	4,137 63
Total	$ 109,481 14

To the Shareholders:

5. Paid-in Capital	$ 600,000 00
6. Reserve Fund	600,000 00
7. Balance of Profit and Loss Account	237,226 71
Total	$ 1,437,226 71
Total Company Funds	$ 1,546,707 85

Guaranteed Funds

8. Specific Guaranteed Funds	$ 178,211 27
Total Guaranteed Funds	$ 178,211 27

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	$14,297,491 37	
10. Due to Company Funds	3,733 00	
		$14,301,224 37

Summary of Liabilities

Company Funds	$ 1,546,707 85
Guaranteed Funds	178,211 27
Estates, Trusts and Agency Funds	14,301,224 37
Grand Total of Liabilities	$16,026,143 49

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 85,394 47	
(b) Collateral loans	50 00	
(c) Bonds and debentures	10,335 29	
(d) Dividends on stocks	6,084 50	
(e) Bank deposits	559 50	
(f) Other interest earned	40 78	
		$ 102,464 54
2. Loss in guaranteed funds		— *1,464 62*
3. Agency fees and commissions earned		82,098 71
4. All other revenue for the year		73,075 17
Total		$ 256,173 80

THE NORTHERN TRUSTS COMPANY—Continued

Expenditure

5. Interest incurred		$ 36 97
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 38,000 00	
(b) Provincial	44 80	
(c) Municipal	1,765 82	
		39,810 62
7. All other expenses incurred:		
(a) Salaries	$ 66,393 97	
(b) Directors' and Advisory Committee fees	4,110 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	519 04	
(e) Rents	8,391 26	
(f) Travelling expenses	4,490 78	
(g) Printing and stationery	2,061 65	
(h) Advertising	1,606 55	
(i) Postage, telegrams, telephones and express	2,175 55	
(j) Miscellaneous	7,786 05	
		100,034 85
8. Net profit transferred to Profit and Loss Account		116,291 36
Total		$ 256,173 80

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 357,372 60
2. Amount transferred from Revenue Account	116,291 36
3. Amount transferred from Investment Reserves	393,562 75
Total	$ 867,226 71
4. Dividends to shareholders declared during year	$ 30,000 00
5. Amount transferred to General Reserve	600,000 00
6. Balance of account at 31st December, 1944	237,226 71
Total	$ 867,226 71

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $57,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) February 9th, 1944; (b) March 15th, 1944; (c) 5%.
3. Date appointed for the Annual Meeting—Second Wednesday in February.
   Date of last Annual Meeting—February 9th, 1944.
4. Amount of interest permanently capitalized during the year $ 5,123 81
5. Amounts belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department — $92,581.45 original assets of Estates and $33,057.55 as investment for which Company is responsible.

CONSTATING INSTRUMENTS

Incorporated by Chapter 60 of Statutes of Manitoba, 1902.

Incorporated by Act of Parliament of Canada, 13-14 George V, c. 89, Act brought into force by proclamation, December 19th, 1923. Amalgamation effected, January 1st, 1924.

Registered as a Trust Company in Ontario, July 21st, 1930.

Amended, Chapter 56, 1. Edward VIII, 1936, Assented to June 2nd, 1936.

THE NORTHERN TRUSTS COMPANY—*Continued*

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
Ontario..............(a)	....	....	....	....	....	....
Ontario..............(b)	1,789 83	....	(Cr.) 9 70	....	1,789 83	....
Manitoba............(a)	72,860 23	....	....	....	72,860 23	12,623 17
Manitoba............(b)	87,659 20	469 74	97 25	....	88,128 94	9,630 00
Saskatchewan........(a)	248,658 47	229 51	(Cr.)226 10	....	248,887 98	33,839 11
Saskatchewan........(b)	104,804 82	....	458 10	....	104,804 82	....
Alberta..............(a)	161,461 19	300 47	30 14	....	161,761 66	50,040 74
Alberta..............(b)	27,279 04	....	(Cr.)105 30	....	27,279 04	....
Total..........(a)	482,979 89	529 98	(Cr.)195 96	....	483,509 87	96,503 02
Total..........(b)	221,532 89	469 74	440 35	....	222,002 63	9,630 00
Total...........	704,512 78	999 72	244 39	....	705,512 50	106,133 02
Guaranteed Funds:						
Manitoba............(a)	....	....	....	....	....	....
Manitoba............(b)	2,700 00	....		....	2,700 00	....
Saskatchewan........(a)	....	....	....	....	....	....
Saskatchewan........(b)	6,930 05	....		....	6,930 05	....
Alberta..............(a)	....	....	....	....	....	....
Alberta..............(b)	9,989 30	....	17 15	....	9,989 30	....
Total..........(a)	....	....	....	....	....	....
Total..........(b)	19,619 35	....	17 15	....	19,619 35	....
Total...........	19,619 35	....	17 15	....	19,619 35	....

THE PREMIER TRUST COMPANY

Head Office, Toronto, Ontario

Officers

President and General Manager—Thomas B. Holmes
Vice-President—John Dearness, LL.D. Secretary—Norman S. Watt

Directors

Thomas B. Holmes
John Dearness, LL.D.
J. G. Holmes
A. H. Seguin
D. C. MacLachlan

Auditors—James R. Neff, C.A.; Ian P. M. Robertson, F.C.A., of the firm of Neff, Robertson and Company.

Capital

Amount of Capital Stock authorized (30,000 shares of $100.00 each)		$ 3,000,000 00
Amount subscribed		1,275,000 00
Amount paid in cash:		
On $1,198,800.00 stock fully called	$ 1,198,800 00	
On $70,000.00 stock 45% called	31,500 00	
On $6,200.00 stock various % called	2,335 00	
		1,232,635 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises		$ 187,643 45
2. Book value of real estate:		
(a) Freehold land (including buildings)	$ 40,552 89	
(b) Held under power of sale, etc.	432,457 10	
		473,009 99
3. Amount secured by mortgages on real estate including:		
First mortgages	$ 217,362 10	
Second and subsequent mortgages	2,800 00	
Agreements for sale	101,462 62	
Interest due	799 74	
Interest accrued	2,993 28	
		325,417 74

(See Schedule B)

4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	$ 169,267 01	
Interest accrued	711 44	
		169,978 45
5. Book value of stocks		118,671 78
6. Cash on hand		83 55
7. Cash on deposit with chartered banks in Canada		17,055 35
8. Advances to estates, trusts, etc., under administration		100,046 95
9. All other assets		6,667 68
Total Company Funds		$ 1,398,574 94

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:		
First mortgages	$ 909,060 90	
Interest due	4,785 18	
Interest accrued	11,258 86	
		$ 925,104 94
(See Schedule B)		
11. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	$ 271,041 82	
Interest due	1,135 84	
Interest accrued	155 99	
		272,333 65
12. Book value of bonds, debentures and debenture stocks:		
Government and Government Guaranteed:		
Dominion and United Kingdom	$ 1,788,341 87	
Interest accrued	6,695 03	
		1,795,036 90
13. Cash on hand		17,529 08
14. Cash on deposit with chartered banks in Canada		20,970 73
Total Guaranteed Funds		$ 3,030,975 30

Estates, Trusts and Agency Funds

15. Unrealized assets	$ 5,241,477 38	
16. Investments	1,651,150 07	
17. Cash on hand and in banks	676,942 82	
		$ 7,569,570 27

Summary of Assets

Company Funds	$ 1,398,574 94
Guaranteed Funds	3,030,975 30
Estates, Trusts and Agency Funds	7,569,570 27
Grand Total of Assets	$11,999,120 51

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate		$ 616 16
2. Other expenses due and accrued		1,783 33
3. Investment reserves		150,000 00
4. Additional Investment Reserves set up by Registrar		25,000 00
5. All other liabilities		912 78
Total		$ 178,312 27
To the Shareholders:		
6. Paid-in Capital		$ 1,232,635 00
7. Balance of Profit and Loss Account		— 12,372 33
Total		$ 1,220,262 67
Total Company Funds		$ 1,398,574 94

Guaranteed Funds

8. Trust deposits		$ 1,593,795 33
9. General Guaranteed Funds	$ 1,428,678 68	
Interest due and accrued	8,501 29	
		1,437,179 97
Total Guaranteed Funds		$ 3,030,975 30

THE PREMIER TRUST COMPANY—Continued

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	$ 7,469,523 32	
11. Due to Company Funds	100,046 95	
		$ 7,569,570 27

Summary of Liabilities

Company Funds	$ 1,398,574 94
Guaranteed Funds	3,030,975 30
Estates, Trusts and Agency Funds	7,569,570 27
Grand Total of Liabilities	$11,999,120 51

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 11,008 04	
(b) Collateral loans	580 65	
(c) Bonds and debentures	8,191 34	
(d) Dividends on stocks	6,760 25	
(e) Other interest earned	6,174 74	
		$ 32,715 02
2. Profit on sale of securities and real estate		39,026 34
3. Profit in guaranteed funds		48,307 52
4. Agency fees and commissions earned		75,159 14
5. All other revenue for the year		2,078 95
Total		$ 197,286 97

Expenditure

6. Interest incurred		$ 2,096 83
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 7,236 23	
(b) Provincial	326 00	
(c) Municipal	2,608 80	
		10,171 03
8. Amount transferred to Investment Reserves		15,000 00
9. All other expenses incurred:		
(a) Salaries	$ 89,456 90	
(b) Directors' and Advisory Committee fees	1,670 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	209 13	
(e) Rents	175 00	
(f) Travelling expenses	2,367 42	
(g) Printing and stationery	2,731 17	
(h) Advertising	2,657 01	
(i) Postage, telegrams, telephones and express	3,950 62	
(j) Maintenance of Office Premises	6,644 09	
(k) Miscellaneous	24,778 47	
		137,139 81
10. Net profit transferred to Profit and Loss Account		32,879 30
Total		$ 197,286 97

THE PREMIER TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$	*—45,599 24*
2. Amount transferred from Revenue Account		32,879 30
3. Premium on capital stock sold during year		29
4. Additional Investment Reserves set up by Registrar now returned		25,000 00
Total	$	12,280 35
5. Dividends to shareholders declared during year	$	24,652 68
6. Balance of account at 31st December, 1944		*—12,372 33*
Total	$	12,280 35

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 12th, 1944; (b) June 30th, 1944; (c) 1%.
    (a) December 20th, 1944; (b) December 30th, 1944; (c) 1%.
3. Date appointed for the Annual Meeting—February 21st, 1945.
   Date of last Annual Meeting—February 16th, 1944.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans	$	421,833 57
The amount of interest on such loans taken credit for in the Revenue Account for the year		500 00
The amount of interest due and unpaid, whether capitalized or not		202,779 06
5. Amount of interest permanently capitalized during the year—Company, $313.13; Guaranteed, $100.00		413 13
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		107,326 63
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid		15,400 00

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V, Extended March 24th, 1915. Registered in Ontario, November 20th, 1918.

Amalgamation with The Imperial Trusts Company of Canada. Agreement for purchase approved by the Treasury Board of Canada, 28th March, 1934, and also approved by Order-in-Council by the Lieutenant-Governor, Province of Ontario, on 24th April, 1934, as of 28th March, 1934.

Amalgamation with the Security Loan and Savings Company, St. Catharines, Ontario. Agreement of purchase approved by the Treasury Board of Canada, September 1st, 1937, and also approved by Order-in-Council of the Lieutenant-Governor for the Province of Ontario, June 23rd, 1937, as of March 24th, 1937.

THE PREMIER TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Mortgages:						
Ontario..........(a)	5,600 00	....	....	36 13	5,636 13	....
Ontario..........(b)	637,965 77	cr. 28 91	512 80	2,332 39	640,782 05	3,597 86
Saskatchewan....(a)	1,406 27	425 00	27 55	....	1,858 82	1,950 94
Agreements for Sale:						
Ontario..........(a)	8,769 20	....	....	140 32	8,909 52	....
Ontario..........(b)	92,108 89	cr. 126 97	325 59	484 44	92,791 95	224 65
Alberta..........(a)	711 50	....	....	....	711 50	309 24
Total	746,561 63	269 12	865 94	2,993 28	750,689 97	6,082 69
Less held under Power of Sale.............	421.833 57	....	....	....	421,833 57	....
	324,728 06	....	....	....	328,856 40	....
Guaranteed Funds						
Mortgages:						
Ontario..........(a)	193,024 61	....	196 03	2,082 33	195,302 97	5,913 83
Ontario..........(b)	711.284 33	1,897 55	3,113 67	9,170 33	725,447 88	8,503 44
Alberta..........(a)	755 09	....	....	6 20	761 29	....
Saskatchewan....(a)	2.558 24	59 08	1,713 44	....	4,330 76	2,193 70
Total	907.622 27	1,938 63	5,023 14	11 ,258 86	925,842 90	16,610 97
Grand total	1,232.350 33	2,207 75	5,889 08	14,252 14	1,254,699 30	....

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President—H. N. CHAUVIN, K.C.
Vice-President—L. R. CHAMPION
Manager—FRANK S. TAYLOR
Secretary—ALFRED HALL
Treasurer—GEORGE M. RAE

DIRECTORS

H. N. CHAUVIN, K.C.
L. R. CHAMPION
W. DOIG ROBB
GEORGE GANETAKOS
FRANK S. TAYLOR
H. F. STANFIELD
E. V. BARTHE
D. F. ROGERS
DONALD MORRISON

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $10.00 each)	$ 1,000,000 00
Amount subscribed—Capital Stock	175,270 00
Amount paid in cash	175,270 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 64,135 65
2. Book value of real estate held for sale:			
Freehold land (including buildings)			39,521 39
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 2,044 21	
Agreements for sale		4,195 97	
			6,240 18
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 185,000 00		
Interest accrued	1,230 41		
		$ 186,230 41	
(b) All other bonds	$ 3,010 00		
Interest accrued	62 47		
		3,072 47	
			189,302 88
5. Book value of stocks			1 00
6. Cash on hand			170 00
7. Cash on deposit with chartered banks in Canada			41,535 85
8. Advances to estates, trusts, etc., under administration			557 82
9. All other assets			12,284 75
Total Company Funds			353,749 52

Estates, Trusts and Agency Funds

10. Investments and Unrealized Assets	$ 2,956,238 71	
11. Cash on hand and in banks	309,272 31	
		$ 3,265,511 02

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Summary of Assets

Company Funds	$ 353,749 52
Estates, Trusts and Agency Funds	3,265,511 02
Grand Totol of Assets	$ 3,619,260 54

Liabilities

Company Funds

	To the Public:	
1.	Taxes other than taxes on real estate	$ 1,250 73
2.	Other expenses due and accrued	10,919 81
3.	All other liabilities	3,592 56
	Total	$ 15,763 10
	To the Shareholders:	
4.	Paid-in Capital	$ 175,270 00
5.	Balance of Profit and Loss Account	162,716 42
	Total	$ 337,986 42
	Total Company Funds	$ 353,749 52

Estates, Trusts and Agency Funds

6.	Estates	$ 3,248,725 63	
7.	Due to Company Funds	16,785 39	
			$ 3,265,511 02

Summary of Liabilities

Company Funds	$ 353,749 52
Estates, Trusts and Agency Funds	3,265,511 02
Grand Total of Liabilities	$ 3,619,260 54

REVENUE ACCOUNT

Income

1.	Rents earned		$ 4,123 42
2.	Interest and Dividends earned on:		
	(a) Mortgages and agreements for sale	$ 217 09	
	(b) Bonds and debentures	4,924 95	
	(c) Other interest earned	12 18	
			5,154 22
3.	Profit on sale of securities and real estate		6,549 50
4.	Agency fees and commissions earned		128,102 15
5.	All other revenue for the year		4,429 47
	Total		$ 148,358 76

Expenditure

6.	Amount by which ledger values of assets were written down		$ 6,361 26
7.	License fees and taxes other than taxes on real estate:		
	(a) Dominion	$ 6,376 79	
	(b) Provincial	683 70	
	(c) Municipal	931 31	
			7,991 80

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

8. All other expenses incurred:		
(a) Salaries	$ 72,534 48	
(b) Directors' and Advisory Committee fees	1,881 25	
(c) Auditors' fees	2,725 00	
(d) Legal fees	283 85	
(e) Rents	13,167 00	
(f) Travelling expenses	1,300 78	
(g) Printing and stationery	920 61	
(h) Advertising	1,006 87	
(i) Postage, telegrams, telephones and express	2,502 73	
(j) Miscellaneous	6,420 97	
		$ 102,743 54
9. Net profit transferred to Profit and Loss Account		$ 31,262 16
Total		$ 148,358 76

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 131,454 26
2. Amount transferred from Revenue Account	31,262 16
Total	$ 162,716 42
3. Balance of account at 31st December, 1944	$ 162,716 42
Total	$ 162,716 42

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—All officers bonded.
2. Date appointed for the Annual Meeting—March 14th, 1945.
   Date of last Annual Meeting—March 8th, 1944.

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a Special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII, Chapter 124.

Authorized in 1911 by Special Act of the Legislature, 1 Geo. V, Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

> "(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to trust companies by any Public Act or Order of the Lieutenant-Governor in Council of the said Province and shall be subject to the general public law of the said Province relating to trust companies and trusts."

In 1922, by Chap. 71, George V, 12-13, the authorized capital was increased from $1,500,000 to $2,000,000 representing 20,000 shares of par value $100.

In 1930, by Chap. 70, George V, 20-21, the capital structure was altered to represent 100,000 shares of stock with a par value of $20 a share.

In 1934 by Bill No. 11, 5th Session, 17th Parliament 24, George V, the par value of the shares was reduced from $20 to $10.

Under the provisions of 1 Geo. V, c. 139, as amended by 10 Geo. V, c. 158, the deposit as security to do business in Ontario may be fixed from time to time by the Lieutenant-Governor in Council. By Order-in-Council, dated June 15th, 1920, the Company's deposit of $200,000 was reduced to $50,000.00. By Order-in-Council, dated July 4th, 1933, the deposit required was further reduced to $30,000.00.

The Company has a deposit in the Province of Ontario amounting to $30,000.00.

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Mortgages:						
Quebec..........(b)	2,044 21	....	....	....	2,044 21	....
Agreements for Sale:						
Alberta..........(a)	4,195 97	....	....	....	4,195 97	....
Total..........	6,240 18	....	....	....	6,240 18	....

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

Honorary President—HUNTLY R. DRUMMOND
President—ROBERT P. JELLETT
Vice-President—GEORGE W. SPINNEY, C.M.G.
General Manager—ROSS CLARKSON
Assistant General Manager—J. F. WILKES
Secretary—G. T. BOGERT

DIRECTORS

THE HON. C. C. BALLANTYNE, P.C.
LAMONTE J. BELNAP
D'ALTON C. COLEMAN
NORMAN J. DAWES
C. W. DEAN
JACKSON DODDS, C.B.E.
HUNTLEY R. DRUMMOND
THE HON. CHARLES A. DUNNING, P.C.
JAMES A. ECCLES
GEORGE W. HUGGETT
ROBERT P. JELLETT
R. S. MCLAUGHLIN
ROSS H. MCMASTER
THE HON. S. C. MEWBURN, K.C.
HERBERT W. MOLSON
THE HON. ALPHONSE RAYMOND
CHARLES F. SISE
GEORGE W. SPINNEY, C.M.G.
WALTER M. STEWART
THE HON. L. A. TASCHEREAU, K.C., LL.D.
SIR FREDERICK WILLIAMS-TAYLOR, LL.D.

Auditors—JOHN PATERSON., C.A. and C. G. WALLACE, C.A., Montreal.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of $20 each, 30,000 shares of $100 each)	$5,000,000 00
Amount subscribed (100,000 shares of $20 each)	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Interest in Royal Trust Building, Montreal			$ 305,000 00
2. Office premises			637,657 09
3. Book value of real estate			1 00
4. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,200,748 05	
Second and subsequent mortgages		3,004 14	
Agreements for sale		21,279 00	
Interest due		1,796 02	
Interest accrued		9,401 99	
			1,236,229 20
(See Schedule B)			
5. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 2,904,943 12	
Interest accrued		2,062 39	
			2,907,005 51
6. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 3,820,117 75		
Interest accrued	19,325 25		
		$ 3,839,443 00	

THE ROYAL TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed	$ 1,903,271 30		
Interest accrued	15,068 01	$ 1,918,339 31	
(c) Canadian municipalities, school districts and rural telephone companies	$ 409,335 30		
Interest accrued	3,432 50	412,767 80	
(d) All other bonds	$ 1,377,208 67		
Interest accrued	28,590 22	$ 1,405,798 89	$ 7,576,349 00
7. Book value of stocks			763,023 35
8. Cash on hand			4,672 88
9. Advances to estates, trusts, etc., under administration			1,475,695 10
10. Accrued fees and charges for administering estates			94,822 01
11. All other assets			111,363 20
Total Company Funds			$ 15,111,818 34

Guaranteed Funds

12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 1,123,894 79	
Interest accrued		787 15	$ 1,124,681 94
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion and United Kingdom	$ 5,387,136 56		
Interest accrued	33,666 65	$ 5,420,803 21	
(b) Provincial and Provincial Guaranteed	$ 116,035 51		
Interest accrued	588 53	116,624 04	
(c) Canadian municipalities, school districts and rural telephone companies	$ 317,367 63		
Interest accrued	2,509 09	319,876 72	
(d) All other bonds	$ 203,840 16		
Interest accrued	1,651 64	205,491 80	6,062,795 77
14. Cash on deposit with chartered banks in Canada			13,949 19
15. All other assets			36,132 52
Total Guaranteed Funds			$ 7,237,559 42

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	$770,703,658 11	
17. Cash on hand and in banks	25,089,401 72	$795,793,059 83

Summary of Assets

Company Funds	$ 15,111,818 34
Guaranteed Funds	7,237,559 42
Estates, Trusts and Agency Funds	795,793,059 83
Grand Total of Assets	$818,142,437 59

THE ROYAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:		
1. Money borrowed from banks with security		$ 7,075,064 01
2. Taxes other than taxes on real estate		154,628 97
3. Other expenses due and accrued		8,752 21
4. All other liabilities		279,218 79
Total		$ 7,517,663 98
To the Shareholders:		
5. Paid-in Capital		$ 2,000,000 00
6. Reserve Fund		4,000,000 00
7. General Contingency Reserve		500,000 00
8. Balance of Profit and Loss Account		1,094,154 36
Total		$ 7,594,154 36
Total Company Funds		$ 15,111,818 34

Guaranteed Funds

9. Indemnity, Surety and Guaranteed Bonds		$ 36,132 52
10. Specific Guaranteed Funds		350,702 47
11. General Guaranteed Funds	$ 6,850,475 26	
Interest due and accrued	249 17	
		6,850,724 43
Total Guaranteed Funds		$ 7,237,559 42

Estates, Trusts and Agency Funds

12. Estates, Trusts and Agencies	$794,317,364 73	
13. Due to Company Funds	1,475,695 10	
		$795,793,059 83

Summary of Liabilities

Company Funds	$ 15,111,818 34
Guaranteed Funds	7,237,559 42
Estates, Trusts and Agency Funds	795,793,059 83
Grand Total of Liabilities	$818,142,437 59

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 94,141 43	
(b) Collateral loans	135,643 22	
(c) Bonds and debentures	294,602 68	
(d) Dividends on stocks	61,435 60	
		$ 585,822 93
2. Profit in guaranteed funds		102,230 45
3. Agency fees and commissions earned		2,249,214 73
4. All other revenue for the year		38,484 34
Total		$ 2,975,752 45

THE ROYAL TRUST COMPANY—Continued

Expenditure

5. Interest incurred		$ 14,723 46
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 250,000 00	
(b) Provincial	2,962 52	
(c) Municipal	20,625 90	
		273,588 42
7. Amount transferred to Specific Reserves		20,000 00
8. All other expenses incurred:		
(a) Salaries	$ 1,621,661 41	
(b) Directors' and Advisory Committee fees	46,242 77	
(c) Auditors' fees	40,827 62	
(d) Legal fees	3,007 92	
(e) Rents	173,113 88	
(f) Travelling expenses	13,865 42	
(g) Printing and stationery	37,594 33	
(h) Advertising	23,127 59	
(i) Postage, telegrams, telephones and express	49,082 25	
(j) Maintenance of Office Premises	44,341 01	
(k) Miscellaneous	169,625 33	
		2,222,489 53
9. Net profit transferred to Profit and Loss Account		444,951 04
Total		$ 2,975,752 45

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 1,059,203 32
2. Amount transferred from Revenue Account	444,951 04
3. Amount transferred from Special Suspense Account	500,000 00
Total	$ 2,004,154 36
4. Dividends to shareholders declared during year	$ 320,000 00
5. Reserve for bonus of 2% on Capital Stock	40,000 00
6. Amount transferred to Reserve for Contingencies	500,000 00
7. Amount transferred to Staff Pension Fund—Special contribution	50,000 00
8. Balance of account at 31st December, 1944	1,094,154 36
Total	$ 2,004,154 36

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—$100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) January 11th, 1944; (b) February 1st, 1944; (c) 80 cents.
    (a) April 11th, 1944; (b) May 1st, 1944; (c) 80 cents.
    (a) July 11th, 1944; (b) August 1st, 1944; (c) 80 cents.
    (a) October 10th, 1944; (b) November 1st, 1944; (c) 80 cents.
3. Date appointed for the Annual Meeting—Second Tuesday in February.
   Date of last Annual Meeting—February 8th, 1944.
4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans $ 15,000 00
5. The amount of interest on such loans taken credit for in the Revenue Account for the year $ 259 26
6. Have any advances been made to estates, trusts and agencies, during the year from which fees were paid to the company? Answer—Yes.
   State amount of fees paid to the Company from advances made during the year. Answer $16,042.10 (estimated).

THE ROYAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. 1895), chap. 67 (Q), and by 63 Vict. (1900), chap 76 (Q), 6 Edw. VII (1906), chap. 73 (Q), 17 Geo. V (1927), chap. 96 (Q), 19 Geo. V. (1929), chap. 104 (Q).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII. (1902), chap. 103, to transact business therein as specified in Section 1 (5) of the said Act, which enacts as follows:

> "(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Ontario Trust Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to $200,000.00.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (b) Urban (a) Farm	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
Company Funds:	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Alberta............(b)	8,609 54	....	....	....	8,609 54	....
Alberta............(a)	1,896 44	60 60	....	....	1,957 04	2,937 71
New Brunswick....(b)	7,600 00	....	....	46 01	7,646 01	....
British Columbia..(b)	190.767 19	763 17	....	....	191,530 36	56 52
Manitoba..........(b)	31,738 21	291 60	....	....	32,029 81	157 35
Manitoba..........(a)	612 33	....	....	....	612 33	....
Nova Scotia.......(b)	9,756 22	....	....	....	9,756 22	....
Ontario............(b)	344.389 10	....	8 00	3,599 89	347,996 99	....
Quebec............(b)	652,677 04	....	1,788 02	5,756 09	660,221 15	1,422 42
Saskatchewan.....(b)	600 00	....	....	....	600 00	....
Saskatchewan.....(a)	158,982 81	4,907 35	17,710 82	....	181,600 98	30,439 02
Total.......(b)	1,246,137 30	1,054 77	1,796 02	9,401 99	1,258,390 08	1,636 29
Total.......(a)	161,491 58	4,967 95	17,710 82	....	184,170 35	33,376 73
Grand Total	1,407,628 88	6,022 72	19,506 84	9,401 99	1,442,560 43	35,013 02

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—CHARLES BAUCKHAM
Vice-President—A. W. BRIGGS, K.C. Assistant Manager—JAMES R. LOVATT
Secretary—E. R. MEREDITH Treasurer—J. M. SMILLIE

DIRECTORS

CHARLES BAUCKHAM
A. W. BRIGGS, K.C.
JOHN HALLAM
C. H. BURGESS
LORNE JOHNSON
S. J. BOYD, M.D.
J. R. BOYS
R. T. BIRKS, K.C.
JAMES R. LOVATT

Auditors—PEAT, MARWICK, MITCHELL & COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$ 2,000,000 00
Amount subscribed	940,200 00
Amount paid in cash—On $940,200.00 stock 50% called	805,800 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 75,500 00
2. Book value of real estate held for sale:			
Freehold land (including buildings)			39,392 68
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 108,226 93	
Second mortgages		10,537 30	
Agreements for sale		166,833 16	
Interest due		5,569 03	
Interest accrued		1,724 52	
			292,890 94
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 3,627 90	
Interest due		.75	
			3,628 65
5. Book value of bonds, debentures and debenture stocks:			
(a) Government — Dominion	$ 50,000 00		
Interest accrued	246 58		
		$ 50,246 58	
(b) Provincial		16,900 00	
(c) Canadian municipalities	$ 51,281 34		
Interest accrued	321 61		
		51,602 95	
(d) All other bonds	$ 113,460 25		
Interest accrued	889 60		
		114,349 85	
			233,099 38
6. Book value of stocks		$ 195,546 94	
Accrued dividends thereon		1,262 50	
			196,809 44
7. Cash on hand			10,474 72
8. Cash on deposit with chartered banks in Canada			55,819 59
9. Advances to estates, trusts, etc., under administration			38,565 24
10. Accrued fees and charges			4,188 01
11. All other assets			12,131 57
Total Company Funds			$ 962,500 22

THE STERLING TRUSTS CORPORATION—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,873,510 67	
Agreements for sale		166,543 52	
Interest due		368 14	
Interest accrued		20,297 11	
			$ 2,060,719 44

(See Schedule B)

13. Book value of bonds, debentures and debenture stocks:			
(a) Government — Dominion	$ 344,353 70		
Interest accrued	993 64		
		$ 345,347 34	
(b) Provincial	$ 125,957 65		
Interest accrued	801 92		
		126,759 57	
(c) Canadian municipalities, and school districts	$ 149.851 39		
Interest accrued	1,937 18		
		151,788 57	
			$ 623,895 48
14. Cash on hand			12,825 83
15. Cash on deposit with chartered banks in Canada			54,952 05
Total Guaranteed Funds			$ 2,752,392 80

Estates, Trusts and Agency Funds

16. Unrealized assets and Investments	$ 5,462,482 68	
17. Cash on hand and in banks	322,612 74	
		$ 5,785,095 42

Summary of Assets

Company Funds	$ 962,500 22
Guaranteed Funds	2,752,392 80
Estates, Trusts and Agency Funds	5,785,095 42
Grand Total of Assets	$ 9,499,988 44

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 9,600 00
2. Dividends to shareholders declared and unpaid	16,112 66
3. All other liabilities	2,557 85
Total	28,270 51

To the Shareholders:

4. Paid-in Capital	$ 805,800 00
5. Reserve Fund	100,000 00
6. Balance of Profit and Loss Account	28,429 71
Total	934,229 71
Total Company Funds	$ 962,500 22

Guaranteed Funds

7. Trust deposits		$ 531,304 19
8. General Guaranteed Funds	$ 2,198,509 23	
Interest due and accrued	22,579 38	
		2,221,088 61
Total Guaranteed Funds		$ 2,752,392 80

THE STERLING TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	$ 5,746,530 18	
10. Due to Company Funds	38,565 24	
		$ 5,785,095 42

Summary of Liabilities

Company Funds	$ 962,500 22
Guaranteed Funds	2,752,392 80
Estates, Trusts and Agency Funds	5,785,095 42
Grand Total of Liabilities	9,499,988 44

REVENUE ACCOUNT

Income

1. Rent earned, **net**—on office premises		$ 3,721 90
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 17,836 31	
(b) Collateral loans	157 42	
(c) Bonds and debentures	10,526 47	
(d) Dividends on stocks	13,794 42	
(e) Other interest earned	536 57	
		42,851 19
3. Profit on sale of securities and real estate		11,190 04
4. Profit in guaranteed funds		45,057 09
5. Agency fees and commissions earned		61,733 22
6. All other revenue for the year		3,543 67
Total		168,097 11

Expenditure

7. Loss on sale of securities and real estate owned		$ 14,201 57
8. Amount by which ledger values of assets were written down		14,157 84
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 17,053 01	
(b) United States	61 88	
(c) Provincial	360 00	
(d) Municipal	949 88	
		18,424 77
10. All other expenses incurred:		
(a) Salaries	$ 51,937 05	
(b) Directors' and Advisory Committee fees	625 00	
(c) Auditors' fees	1,550 00	
(d) Rents	9,590 00	
(e) Travelling expenses	2,165 33	
(e) Printing and stationery	1,653 23	
(g) Advertising	4,382 55	
(h) Postage, telegrams, telephones and express	1,712 71	
(i) Contributions to Staff Retirement Fund	1,500 00	
(j) Miscellaneous	4,259 26	
		79,375 13
11. Net profit transferred to Profit and Loss Account		41,937 80
Total		$ 168,097 11

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 14,675 28
2. Amount transferred from Revenue Account	41,937 80
3. Amount transferred from Investment Reserves	25,000 00
Total	$ 81,613 08

THE STERLING TRUSTS CORPORATION—Continued

4. Dividends to shareholders declared during year	$ 28,183 37
5. Amount transferred to Reserve Fund	25,000 00
6. Balance of account at 31st December, 1944	28,429 71
Total	$ 81,613 08

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $25,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) May 29th, 1944; (b) July 3rd, 1944; (c) 1½%.
    (a) November 13th, 1944; (b) January 2nd, 1945; (c) 2%.
3. Date appointed for the Annual Meeting, February 12th, 1945.
   Date of last Annual Meeting—February 14th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .... $ 214,283 54
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:

Unpresented Certificates	$ 13,441 80	
Unpresented Coupons	6 00	
		13,447 80

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated 19th May, 1911, by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies' Register, 1st December, 1913.

By an Act of the Parliament of Canada, 17 Geo. V, chap. 94, April 14th, 1927, the authorized capital stock of the corporation was increased from $1,000,000 to $2,000,000.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario...........(a)	800 00	....	....	3 83	803 83	
Ontario...........(b)	122,751 72	106 43	....	714 38	123,572 53	Not computed
Saskatchewan.....(a)	148,818 49	1,099 85	5,569 03	1,006 31	156,493 68	
Saskatchewan.....(b)	9,972 59	....	....	....	9,972 59	
Alberta...........(a)	2,048 31	....	....	....	2,048 31	
	284,391 11	1,206 28	5,569 03	1,724 52	292,890 94	
Guaranteed Funds						
Ontario...........(b)	2,039,960 27	93 92	368 14	20,297 11	2,060,719 44	Nil

THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—HON. CHARLES MCCREA, K.C.
Manager, Toronto Branch—J. W. LANGMUIR
Vice-President—AUBREY DAVIS
Secretary—J. A. H. BURT
Vice-President and General Manager—W. G. WATSON
Treasurer—DONALD K. TOW

DIRECTORS

CHARLES MCCREA, K.C.
AUBREY DAVIS
WILLIAM G. WATSON
A. E. PHIPPS
HON. A. C. HARDY
COL. JOHN F. MICHIE
ISAAC PITBLADO, K.C.
PAUL J. MYLER
HON. ALBERT MATTHEWS
CHARLES S. MACINNES, C.M.G., K.C.
CHARLES S. MACDONALD
ARNOLD C. MATTHEWS
ARTHUR L. BISHOP
HON. G. HOWARD FERGUSON, K.C.
W. KASPAR FRASER, K.C.
WALTER C. LAIDLAW
BRIG. GEN. C. H. MACLAREN
HERBERT HORSFALL
CHARLES S. BAND
COL. THE HON. ERIC W. HAMBER
D. E. KILGOUR
C. GORDON COCKSHUTT
C. C. CALVIN, K.C.
MAJOR J. E. HAHN, D.S.O., M.C.

Auditors—CLARKSON, GORDON, DILWORTH & NASH; LEVER AND HOSKIN

CAPITAL

Amount of Capital Stock authorized (50,000 shares of $100.00 each)	$5,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	**3.000,000 00**

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 1,500,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 957,795 53	
(b) Held under power of sale, etc.		48,850 00	
			1,006,645 53
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 1,438,961 42	
Agreements for sale		563,903 85	
Interest due		3,236 30	
			2,006,101 57
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 339,068 68	
Inerest due		321 92	
Interest accrued		318 44	
			339,709 04
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 718,866 07		
Interest accrued	3,872 29		
		$ 722,738 36	
(b) Provincial and Provincial Guaranteed	$ 46,400 00		
Interest accrued	305 10		
		46,705 10	
(c) All other bonds	$ 77,780 73		
Interest accrued	173 29		
		77,954 02	
			847,397 48
6. Book value of stocks		$ 48,855 63	
Accrued dividends thereon		498 63	
			49,354 26
7. Cash on hand			968 72

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

8. Cast on deposit with chartered banks in Canada			350,480 55
9. Advances to estates, trusts, etc., under administration			121,616 61
Total Company Funds			$ 6,222,273 76

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages		$ 7,031,427 06	
Interest due		48,183 80	
			$ 7,079,610 86
(See Schedule B)			
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 1,449,709 57	
Interest due		2,361 10	
Interest accrued		903 19	
			1,452,973 86
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 5,699,901 00		
Interest accrued	41,537 88		
		$ 5,741,438 88	
(b) Provincial and Provincial Guaranteed	$ 1,256,463 06		
Interest due	3,427 77		
Interest accrued	10,093 69		
		1,269,984 52	
(c) Canadian municipalities, school districts and rural telephone companies	$ 1,302,332 03		
Interest accrued	18,998 27		
		1,321,330 30	
(d) All other bonds	$ 80,371 08		
Interest accrued	1,057 38		
		81,428 46	
			8,414,182 16
13. Book value of Stocks		$ 74,310 90	
Accrued dividends thereon		400 11	
			74,711 01
14. Cash on hand			59,096 35
15. Cash on deposit with chartered banks in Canada			1,283,703 82
Total Guaranteed Funds			$ 18,364,278 06

Estates, Trusts and Agency Funds

16. Unrealized assets	$148,848,070 17	
17. Investments	85,813,329 59	
18. Cash on hand and in banks	6,966,460 12	
		$241,627,859 88

Summary of Assets

Company Funds	$ 6,222,273 76
Guaranteed Funds	18,364,278 06
Estates, Trusts and Agency Funds	241,627,859 88
Grand Total of Assets	$266,214,411 70

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate		$ 157,657 04
2. Dividends to shareholders declared and unpaid		60,000 00
3. Investment reserves		804,282 92
4. All other liabilities		16,833 08
Total		$ 1,038,773 04

To the Shareholders:

5. Paid-in Capital		$ 3,000,000 00
6. Reserve Fund		1,750,000 00
7. Balance of Profit and Loss Account		433,500 72
Total		$ 5,183,500 72
Total Company Funds		$ 6,222,273 76

Guaranteed Funds

8. Trust deposits		$ 7,942,078 80
9. Specific Guaranteed Funds		189,018 14
10. General Guaranteed Funds	$ 10,147,103 41	
Interest due and accrued	86,077 71	
		10,233,181 12
Total Guaranteed Funds		$ 18,364,278 06

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	$241,506,243 27	
12. Due to Company Funds	121,616 61	
		$241,627,859 88

Summary of Liabilities

Company Funds	$ 6,222,273 76
Guaranteed Funds	18,364,278 06
Estates, Trusts and Agency Funds	241,627,859 88
Grand Total of Liabilities	$266,214,411 70

REVENUE ACCOUNT

Income

1. Rents earned, **net**—on office premises		$ 77,683 74
2. Interest and Dividends earned on:		
(a) Mortages and agreements for sale	$ 123,163 81	
(b) Collateral loans	7,919 71	
(c) Bonds and debentures	9,429 47	
(d) Dividends on stocks	2,243 40	
(e) Other interest earned	196,085 63	
		338,842 02
3. Profit on sale of securities and real estate		5,956 81
4. Profit in guaranteed funds		417,863 62
5. Agency fees and commissions earned		927,909 16
6. All other revenue for the year		24,486 46
Total		$ 1,792,741 81

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Expenditure

7. Transfer to Staff Retirement or Pension Fund		$ 50,000 00
8. Amount by which ledger values of assets were written down		50,000 00
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 104,571 92	
(b) Provincial	346 50	
(c) Municipal	20,081 58	
(d) Special Reserve	75,000 00	
		200,000 00
10. Amount transferred to Investment Reserves		125,000 00
11. All other expenses incurred:		
(a) Salaries	$ 750,957 93	
(b) Directors' and Advisory Committee fees	28,308 75	
(c) Auditors' fees	14,950 00	
(d) Legal fees	5,562 98	
(e) Rents	115,100 00	
(f) Travelling expenses	16,740 31	
(g) Printing and stationery	26,892 34	
(h) Advertising	30,343 77	
(i) Postage, telegrams, telephones and express	28,063 96	
(j) Maintenance of Office Premises	2,224 83	
(k) Miscellaneous	129,403 63	
		1,148,548 50
12. Net profit transferred to Profit and Loss Account		219,193 31
Total		$ 1,792,741 81

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 614,307 41
2. Amount transferred from Revenue Account	219,193 31
Total	$ 833,500 72
3. Dividends to shareholders declared during year	$ 150,000 00
4. Amount transferred to Reserve Fund	250,000 00
5. Balance of account at 31st December, 1944	433,500 72
Total	$ 833,500 72

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    - (a) February 29th, 1944; (b) March 1st, 1944; (c) 1%.
    - (a) May 30th, 1944; (b) July 3, 1944; (c) 1%.
    - (a) August 29th, 1944; (b) October 2nd, 1944; (c) 1%.
    - (a) November 28th, 1944; (b) January 2nd, 1945; (c) 1% plus bonus 1%.
3. Date appointed for the Annual Meeting—First Wednesday in February.
   Date of last Annual Meeting—February 2nd, 1944.
4. Amount of interest permanently capitalized during the year $ 44,545 71
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds (5 Special Accounts) 21,836 65
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid 142,006 82

CONSTATING INSTRUMENTS

1882—An Act to incorporate The Toronto General Trusts Company. Approval of Company by Lieutenant-Governor of Ontario in Council.

1885—Letters Patent extending the powers of the Company.

1887—Letters Patent increasing the stock of the Company to One Million Dollars.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

1888—Letters Patent empowering the Directors to fix the Quorum of the Board by By-law.

1888—Letters Patent incorporating The Trusts Corporation of Ontario.

1889—Letters Patent authorizing the Company to hold Real Estate and to act as a Safe Deposit Company.

1896—Letters Patent incorporating the Ottawa Trusts and Deposit Company, Limited.

1897—Letters Patent authorizing the Company to act in the winding up of Estates, Partnerships, Companies and Corporations.

1899—An Act to amalgamate The Toronto General Trusts Company and The Trusts Corporation of Ontario.

1899—An Act to incorporate The Winnipeg General Trusts Company.

1902—An Act to permit The Toronto General Trusts Corporation to carry on business in Manitoba, and to confirm a deed of agreement with The Winnipeg General Trusts Company.

1902—Approval of Corporation by Lieutenant-Governor of Manitoba in Council.

1903—An Ordinance to permit the Corporation to carry on business in the Northwest Territories.

1903—An indenture of purchase of The Ottawa Trust and Deposit Company, Limited. A Supplementary Indenture. Approval of above Indentures by Lieutenant-Governor of Ontario in Council. Certificate of Attorney-General of Ontario under Loan Corporations Act.

1904—Certificate of Corporations Register.

1904—An Act to permit The Toronto General Trusts Corporation to carry on business in the Province of Quebec.

1905—License to carry on business in British Columbia.

1909—Letters Patent amending Act of 1899 with reference to dividend.

1912—Order-in-Council increasing Capital from $1,000,000.00 to $2,000,000.00.

1928—Order-in-Council increasing Capital from $2,000,000.00 to $3,000,000.00.

1931—Order-in-Council dated February 17th, 1931, increasing Capital from $3,000,000.00 to $5,000,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario...........(a)	21,857 19	4 75	17 50	....	21,879 44	....
Manitoba.........(a)	391,864 39	449 99	13,680 32	....	405,994 70	....
Saskatchewan.....(a)	947,546 99	4,029 15	57,357 53	....	1,008,933 67	....
Alberta...........(a)	6,087 56	25 81	2,445 60	....	8558 97	....
Total.......(a)	1,367,356 13	4,509 70	73,500 95	....	1,445,366 78	....
Ontario...........(b)	570,067 68	6,538 23	1,973 26	....	578,579 17	....
Quebec...........(b)	83,437 91	....	(Cr.) 43 53	....	83,394 38	....
Manitoba.........(b)	43,995 57	3 00	192 67	....	44,191 24	....
Saskatchewan.....(b)	104,007 13	319 35	569 33	....	104,895 81	....
Alberta...........(b)	49,749 92	227 42	2,044 02	....	52,021 36	....
British Columbia..(b)	27,200 16	9 00	92	....	27,210 08	....
Total.........	878,458 37	7,097 00	4,736 67	....	890,292 04	....
Grand Total.........	2,245,814 50	11,606 70	78,237 62	....	2,335,658 82	....
Guaranteed Funds						
Ontario...........(a)	86,145 56	34 50	304 61	....	86,484 67	....
Manitoba.........(a)	344,455 79	4,930 54	48,409 96	....	397,796 29	....
Saskatchewan.....(a)	1,998,103 30	14,079 25	236,513 35	....	2,248,695 90	....
Alberta...........(a)	202,607 02	876 17	3,595 85	....	207,079 04	....
British Columbia..(a)	682 35	....	....	....	682 35	....
Total.........	2,631,994 02	19,920 46	288,823 77	....	2,940,738 25	....
Ontario...........(b)	2,868,046 33	28,416 26	85,962 45	....	2,982,425 04	....
Quebec...........(b)	117,747 06	....	....	....	117 747 06	....
Manitoba.........(b)	269,979 96	(Cr.) 57 51	27,327 35	....	297,249 80	....
Saskatchewan.....(b)	519,350 73	23,205 12	9,584 15	....	552,140 00	....
Alberta...........(b)	201,944 56	2,252 63	12,447 12	....	216,644 31	....
British Columbia..(b)	681,276 40	23 45	(Cr.) 121 25	....	681,178 60	....
Total.........	4,658,345 04	53,839 95	135,199 82	....	4,847,384 81	....
Grand Total.........	7,290,339 06	73,760 41	424,023 59	....	7,788,123 06	....

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario

Officers

President—Arthur F. White
Vice-Presidents—Hon. Dr. H. A. Bruce
C. S. Hamilton
H. A. Howard
John A. McDougald
General Managers—C. S. Hamilton
H. A. Howard
Secretary—J. E. Robinson
Treasurer—R. S. Anderson

Directors

W. M. Archibald
Herbert Begg
W. D. Bell
Col. The Hon. Herbert A. Bruce, M.D., F.R.C.S. (Eng.)
Hon. G. P. Campbell, K.C.
F. J. Crawford
C. S. Hamilton
P. C. Finlay
H. A. Howard
Thayer Lindsley
John A. McDougald
Gordon W. Nicholson
Lt.-Col. W. E. Phillips D.S.O., M.C., B.A.Sc.
Major Edmund Sweet, K.C.
Arthur F. White
Col. Ernest Wigle, B.A., K.C.
E. Gordon Wills

Auditors—George Edwards, F.C.A.; H. Percy Edwards F.C.A.
(of Edwards, Morgan and Company.)

Capital

Amount of Capital Stock authorized (15,000 shares of $100.00 each)	$ 1,500,000 00
Amount subscribed	1,267,500 00
Amount paid in cash:	
On $1,267,500.00 stock 70% called	1,267,500 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 61,724 65
2. Book value of real estate:			
(a) Freehold land (including buildings)			59,184 34
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 163,732 29	
Agreements for sale		256,452 71	
Interst due		8,016 82	
Interest accrued		2,122 79	
			430,324 61
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 67,910 51	
Interest due		507 74	
			68,418 25
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 47,600 00		
Interest accrued	351 00		
		$ 47,951 00	
(b) Provincial and Provincial Guaranteed	$ 61,632 24		
Interest accrued	319 37		
		61,951 61	
(c) Canadian municipalities, school districts and rural telephone companies	$ 6,968 06		
Interest accrued	298 63		
		7,266 69	

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

(d) All other bonds	$ 498,686 68		
Interest accrued	83 33		
		$ 498,770 01	
			$ 615,939 31
6. Book value of stocks		$ 273,791 51	
Accrued dividends thereon		2,758 00	
			276,549 51
7. Cash on hand			4,897 62
8. Cash on deposit with chartered banks in Canada			155,264 54
9. Advances to estates, trusts, etc., under administration			40,105 21
10. Accrued fees and charges for administering estates			14,845 00
11. All other assets			16,548 60
Total Company Funds			$ 1,743,801 64

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,582,223 59	
Agreements for sale		1,157,113 07	
Interest due		44,187 40	
Interest accrued		35,023 76	
			$ 4,818,547 82
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 103,509 54	
Interest due		213 17	
			103,722 71
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,237,929 34		
Interest accrued	9,093 40		
		$ 2,247,022 74	
(b) Provincial and Provincial Guaranteed	$ 753,371 50		
Interest accrued	5,800 97		
		759,172 47	
(c) Canadian municipalities, school districts and rural telephone companies	$ 317,297 60		
Interest accrued	7,149 64		
		324,447 24	
			3,330,642 45
15. Book value of Stocks			87,165 22
16. Cash on hand			16,709 95
17. Cash on deposit with chartered banks in Canada			518,940 38
Total Guaranteed Funds			$ 8,875,728 53

Estates, Trusts and Agency Funds

18. Unrealized assets	$26,197,205 20	
19. Investments	11,202,889 27	
20. Cash on hand and in banks	2,713,929 79	
		$40,114,024 26

Summary of Assets

Company Funds	$ 1,743,801 64
Guaranteed Funds	8,875,728 53
Estates, Trusts and Agency Funds	40,114,024 26
Grand Total of Assets	$50,733,554 43

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate		$ 17,764 04
2. Dividends to shareholders declared and unpaid		25,298 00
3. All other liabilities		16,565 00
Total		$ 59,627 04
To the Shareholders:		
4. Paid-in Capital		1,267,500 00
5. Balance of Profit and Loss Account		416,674 60
Total		$ 1,684,174 60
Total Company Funds		$ 1,743,801 64

Guaranteed Funds

6. Trust deposits		$ 3,121,662 20
7. Specific Guaranteed Funds		2,198,439 22
8. General Guaranteed Funds	$ 3,554,766 75	
Interest due and accrued	860 36	3,555,627 11
Total Guaranteed Funds		$ 8,875,728 53

Estates, Trusts and Agency Funds

9. Estates	$34,833,140 08	
10. Trusts and Agencies	5,240,778 97	
11. Due to Company Funds	40,105 21	$40,114,024 26

Summary of Liabilities

Company Funds	$ 1,743,801 64
Guaranteed Funds	8,875,728 53
Estates, Trusts and Agency Funds	40,114,024 26
Grand Total of Liabilities	$50,733,554 43

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 30,412 52	
(b) Collateral loans	1,316 71	
(c) Bonds and debentures	14,911 83	
(d) Dividends on stocks	14,946 00	
(e) Other interest earned	1,062 13	$ 62,649 19
2. Profit on sale of securities and real estate		1,232 58
3. Profit in guaranteed funds		132,344 15
4. Agency fees and commissions earned		314,020 28
5. All other revenue for the year		15,582 38
Total		$ 525,828 58

Expenditure

6. Amount by which ledger values of assets were written down		$ 902 02
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 11,214 73	
(b) Provincial	835 45	
(c) Municipal	4,163 75	16,213 93

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

8. All other expenses incurred:		
(a) Salaries	$ 256,763 76	
(b) Directors' and Advisory Committee fees	9,183 54	
(c) Auditors' fees	6,359 11	
(d) Legal fees	1,317 11	
(e) Rents	62,946 21	
(f) Travelling expenses	8,012 17	
(g) Printing and stationery	9,479 38	
(h) Advertising	9,473 68	
(i) Postage, telegrams, telephones and express	7,720 13	
(j) Miscellaneous	37,861 65	
		$ 409,116 74
9. Net profit transferred to Profit and Loss Account		99,595 89
Total		$ 525,828 58

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 362,997 74
2. Amount transferred from Revenue Account	99,595 89
Total	$ 462,593 63
3. Dividends to shareholders declared during year	$ 37,947 50
4. Paid into Employees' Pension Fund	7,971 53
5. Balance of account at 31st December, 1944	416,674 60
Total	$ 462,593 63

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $186,500.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
    (a) June 9th, 1944; (b) July 2nd, 1944; (c) 1% per annum.
    (a) December 8th, 1944; (b) January 2nd, 1945; (c) 2% per annum.
3. Date appointed for the Annual Meeting—Between January 15th and March 1st as Directors may determine.
    Date of last Annual Meeting—February 6th, 1945.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, states the aggregate amount of such loans	$ 128,925 84
The aggregate amount of instalments of principal in arrears	128,925 74
The amount of interest due and unpaid, whether capitalized or not	336,001 13
5. Amount of contingent liability not shown as direct debts in the foregoing statement	707,000 00
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	543,099 37
7. Amount of Company's Investment Receipts and interest thereon, *due* and unpaid	58,674 10

CONSTATING INSTRUMENTS

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206), and The Loan and Trust Corporations Act (R.S.O. 1937, c. 257).

Amendments to Charter: December 23rd, 1897, "The Ontario Companies Act"; February 25th, 1898; "The Ontario Joint Stock Companies Letters Patent Act" and "The Trust Companies Act, 1895"; August 14th, 1900, "The Ontario Companies Act"; March 28th, 1907, "The Ontario Companies Act."

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

By Order-in-Council, dated January 25th, 1934, the Lieutenant-Governor in Council formally approved an agreement dated December 7th, 1933, whereby Trusts and Guarantee Company, Limited, acquired the assets and assumed the liabilities of Union Trust Company, Limited.

By Order-in-Council, dated October 30th, 1940, the Lieutenant-Governor in Council formally approved decreasing the capital stock from Three Million Dollars ($3,000,000) to One Million Five Hundred Thousand Dollars ($1,500,000).

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario............(b)	143,540 92	58 78	654 13	140 98	144,394 81	558 86
Manitoba..........(b)	77,473 69	40 19	....	64 16	77,578 04	....
Manitoba..........(a)	82,388 41	228 12	301 01	979 80	83,897 34	5,363 05
Saskatchewan.....(a)	117,809 24	602 97	1,603 32	505 60	120,521 13	50,239 05
Alberta............(b)	4,171 69	....	17 70	....	4,189 39	....
Alberta............(a)	118,085 22	4,543 59	5,440 66	432 25	128,501 72	11,099 60
Total.......(b)	225,186 30	98 97	671 83	205 14	226,162 24	558 86
Total.......(a)	318,282 87	5,374 68	7,344 99	1,917 65	332,920 19	66,701 70
Guaranteed Funds						
Ontario............(b)	4,005,823 33	1,561 50	8,521 06	30,140 74	4,046,046 63	18,770 56
Ontario............(a)	44,937 77	7 50	(Cr.)115 65	1,013 64	45,843 26	....
Manitoba..........(b)	125,815 60	721 31	444 42	1,444 22	128,425 55	....
Manitoba..........(a)	66,387 31	479 45	1,284 35	534 78	68,685 89	2,296 44
Saskatchewan.....(a)	93,214 58	1,066 04	3,085 47	954 18	98,320 27	46,556 37
Alberta............(b)	60,217 59	702 62	1,754 80	231 05	62,906 06	....
Alberta............(a)	189,147 89	20,328 33	17,048 55	705 15	227,229 92	15,908 13
British Columbia ..(a)	128,925 84	....	12,164 40	....	141,090 24	323,836 73
Total.......(b)	4,191,856 52	2,985 43	10,720 28	31,816 01	4,237,378 24	18,770 56
Total.......(a)	522,613 39	21,881 32	33,467 12	3,207 75	581,169 58	388,597 67
Total............(b)	4,417,042 82	3,084 40	11,392 11	31,021 15	4,463,540 48	19,329 42
Total............(a)	841,896 26	27,256 00	40,812 11	5,125 40	914,089 77	455,299 37
Grand Total.........	5,258,939 08	30,340 40	52,204 22	36,146 55	5,377,630 25	474,628 79

THE VICTORIA TRUST AND SAVINGS COMPANY

Head Office, Lindsay, Ontario

OFFICERS

President—T. H. STINSON, K.C.
Vice-Presidents—J. B. BEGG
H. J. McLAUGHLIN, K.C.
Manager and Treasurer—C. E. WEEKS
Secretary—G. A. WEEKS

DIRECTORS

T. H. STINSON, K.C.
J. B. BEGG
H. J. McLAUGHLIN, K.C.
W. WALDEN
C. E. WEEKS
W. E. REESOR
F. G. PERRIN
S. A. FLAVELLE

Auditors—RUTHERFORD WILLIAMSON, F.C.A.; H. A. SHIACH, F.C.A.
(of Rutherford Williamson & Company).

CAPITAL

Amount of Capital Stock authorized (10,000 shares of $100.00 each)	$ 1,000,000 00
Amount subscribed	810,000 00
Amount paid in cash	810,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 37,500 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)		$ 103,651 40	
(b) Held under power of sale, etc.		2,292 16	
			105,943 56
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 298,755 41	
First mortgages, Company in possession		5,758 82	
Agreements for sale		482,426 67	
Interest due		1,258 39	
Interest accrued		5,992 68	
			794,191 97
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal		$ 63,111 43	
Interest due		211 52	
Interest accrued		422 47	
			63,745 42
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 50 00		
Interest accrued	68		
		$ 50 68	
(b) Provincial and Provincial Guaranteed	$ 21,625 00		
Interest accrued	20 83		
		21,645 83	
(c) Canadian municipalities, school districts and rural telephone companies	$ 50,373 65		
Interest accrued	1,236 56		
		51,610 21	
(d) All other bonds	$ 90,751 25		
Interest accrued	1,291 67		
		92,042 92	
			165,349 64
6. Book value of stocks			224,543 25
7. Cash on hand			43,041 48
8. Cash on deposit with chartered banks in Canada			1,523 58
9. Advances to estate, trusts, etc., under administration			17,956 54
10. All other assets			9,667 26
Total Company Funds			$ 1,463,462 70

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		$ 3,837,083 01	
First mortgages where Company is Mortgagee in Possession		313,392 32	
Interest due		9,483 38	
Interest accrued		45.637 31	
			$ 4,205,596 02
(See Schedule B)			
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 13,823 00	
Interest due		17 90	
			13,840 90
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 2,149,237 76		
Interest accrued	19,188 84		
		$ 2,168,426 60	
(b) Provincial and Provincial Guaranteed	$ 111,253 58		
Interest accrued	1,167 12		
		112,420 70	
(c) Canadian municipalities, school districts and rural telephone companies	$ 419,242 59		
Interest accrued	6,784 55		
		426,027 14	
(d) All other bonds	$ 380,001 82		
Interest accrued	6,636 63		
		386,638 45	
			3,093,512 89
14. Book value of Stocks			315,773 50
15. Cash on hand			205,566 45
16. Cash on deposit with chartered banks in Canada			128,984 05
Total Guaranteed Funds			$ 7,963,273 81

Estates, Trusts and Agency Funds

17. Unrealized assets	$ 1,253,609 13	
18. Investments	433,196 41	
19. Cash on hand and in banks	190,251 45	
		$ 1,877,056 99

Summary of Assets

Company Funds	$ 1,463,462 70
Guaranteed Funds	7,963,273 81
Estates, Trusts and Agency Funds	1,877,056 99
Grand Total of Assets	$11,303,793 50

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 25,548 53
2. Dividends to shareholders declared and unpaid	8,100 00
3. Investment reserves	385,000 00
4. All other liabilities	2,714 10
Total	$ 421,362 63

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:		
5. Paid-in Capital		$ 810,000 00
6. Reserve Fund		200,000 00
7. Balance of Profit and Loss Account		32,100 07
Total		$ 1,042,100 07
Total Company Funds		$ 1,463,462 70

Guaranteed Funds

8. Trust deposits		$ 2,189,455 99
9. General Guaranteed Funds	$ 5,621,850 61	
Interest due and accrued	151,967 21	
		$ 5,773,817 82
Total Guaranteed Funds		$ 7,963,273 81

Estates, Trusts and Agency Funds

10. Estates	$ 1,316,298 52	
11. Trusts and Agencies	542,801 93	
12. Due to Company Funds	17,956 54	
		$ 1,877,056 99

Summary of Liabilities

Company Funds	$ 1,463,462 70
Guaranteed Funds	7,963,273 81
Estates, Trusts and Agency Funds	1,877,056 99
Grand Total of Liabilities	$11,303,793 50

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	$ 47,977 99	
(b) Collateral loans	1,453 89	
(c) Bonds and debentures	9,851 87	
(d) Dividends on stocks	788 75	
		$ 60,072 50
2. Profit on sale of securities		252 54
3. Profit in guaranteed funds		72,035 53
4. Agency fees and commissions earned		11,640 76
5. All other revenue for the year		2,106 12
Total		$ 146,107 45

Expenditure

6. Interest incurred		$ 489 01
7. License fees and taxes other than taxes on real estate:		
(a) Dominion Income Tax	$ 20,000 00	
(b) Provincial License Fees	310 00	
		20,310 00
8. Commissions on loans		219 26
9. Amount transferred to Investment Reserves		10,000 00
10. All other expenses incurred:		
(a) Salaries	$ 36,884 26	
(b) Directors' and Advisory Committee fees	4,500 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	80 42	
(e) Travelling expenses	520 92	

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

(f) Printing and stationery	$ 3,244 89	
(g) Advertising	966 93	
(h) Postage, telegrams, telephones, express and excise	2,109 25	
(i) Commission on sale of G.I. Certificates	2,078 84	
(j) Mainteance of Office Premises	6,377 47	
(k) Miscellaneous	19,052 72	
		$ 78,315 70
11. Net profit transferred to Profit and Loss Account		36,773 48
Total		$ 146,107 45

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 27,726 59
2. Amount transferred from Revenue Account	36,773 48
Total	$ 64,500 07
3. Dividends to shareholders declared during year	$ 32,400 00
4. Balance of account at 31st December, 1944	32,100 07
Total	$ 64,500 07

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $82,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   Four Quarterly Dividends of 1% each, payable first of April, July, October, 1944, and January, 1945 (declared 15th of month preceding).
3. Date appointed for the Annual Meeting—February 6th, 1945.
   Date of last Annual Meeting—February 1st, 1944.
4. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid $ 132,816 19

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 1887, c. 169, as amended by 56 Vic., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 Vic., c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company, having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

By a special Act of the Legislature of Ontario, 13 Geo. V, c. 107, the Company was granted the powers of a trust company and the name was changed to The Victoria Trust and Savings Company. (See also The Loan and Trust Corporations Act, R.S.O., 1937, chap. 257).

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing including charges	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds					
Ontario (a)	108,081 60	934 91	2,426 00	111,442 51	
Ontario (b)	288,793 27	188 73	1,437 12	290,419 12	
Saskatchewan (a)	491,890 20	....	2,011 75	493,901 95	Not calculated
Saskatchewan (b)	24,722 93	....	117 81	24,840 74	
Guaranteed Funds					
Ontario (a)	401,717 15	3,373 47	9,009 20	414,099 82	
Ontario (b)	3,046,988 28	6,089 91	29,747 23	3,082,825 42	
Saskatchewan (a)	379,166 75	....	6,850 08	386,016 83	
Saskatchewan (b)	9,210 83	....	30 80	9,241 63	
Total (a)	1,380,855 70	4,308 38	20,297 03	1,405,461 11	
Total (b)	3,369,715 31	6,278 64	31,332 96	3,407,326 91	
Grand Total	4,750,571 01	10,587 02	51,629 99	4,812,788 02	

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—FORD S. KUMPF

Vice-Presidents—LOUIS L. LANG
HENRY KNELL

Managing Director—P. V. WILSON

DIRECTORS

FORD S. KUMPF
LOUIS L. LANG
HENRY KNELL
GEORGE A. DOBBIE
HON. W. D. EULER
P. R. HILBORN
W. L. HILLIARD, M.D.
FRED HALSTEAD
WILLIAM HENDERSON, SR.
ALLAN HOLMES
W. J. MOTZ
J. E. F. SEAGRAM
T. W. SEAGRAM
H. J. SIMS, K.C.
W. H. SOMERVILLE
HUGH L. MCCULLOCH
P. V. WILSON

Auditors—J. F. SCULLY, C.A.; R. P. UFFELMANN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of $100.00 each)	$2,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises			$ 163,177 82
2. Book value of real estate held for sale:			
Freehold land (including buildings)			82,800 85
3. Amount secured by mortgages on real estate including:			
First mortgages		$ 248,476 69	
Interest accrued		6,784 65	
			255,261 34
(See Schedule B)			
4. Amount of loans secured by stocks, bonds an other collateral: (There is included in the collateral $48,400.00 of the Company's own stock upon which $48,400.00 has been paid.)			
Principal		$ 112,941 12	
Interest due		745 11	
Interest accrued		1,622 84	
			115,309 07
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 625,743 11		
Interest accrued	3,241 32		
		$ 628,984 43	
(b) Canadian municipalities, school districts and rural telephone companies	$ 8,720 02		
Interest accrued	26 30		
		8,746 32	
(c) All other bonds		35,653 70	
			673,384 45
6. Book value of stocks			10,100 50
7. Cash on hand			80,702 80
8. Cash on deposit with chartered banks in Canada			5,895 64
9. Advances to estates, rusts, etc., under administration			33,223 49

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Accrued fees and charges for administering estates			$ 58,162 92
11. All other assets			29,081 74
Total Company Funds			$ 1,507,100 62

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages		$ 5,305,930 30	
Agreements for sale		116,162 52	
Interest due		8,765 76	
Interest accrued		64,572 75	$ 5,495,431 33
(See Schedule B)			
13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		$ 55,387 90	
Interest due		187 17	
Interet accrued		543 10	56,118 17
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	$ 5,491,033 32		
Interest accrued	23,970 45	$ 5,515,003 77	
(b) Provincial and Provincial Guaranteed	$ 959,101 60		
Interest accrued	9,671 18	968,772 78	
(c) Canadian municipalities, school districts and rural telephone companies	$ 612,098 77		
Interest accrued	3,817 30	615,916 07	
(d) All other bonds	$ 383,917 96		
Interest accrued	2,594 58	386,512 54	7,486,205 16
15. Book value of Stocks			228,694 78
16. Cash on hand			329,761 32
17. Cash on deposit with chartered banks in Canada			664,209 19
Total Guaranteed Funds			$14,260,419 95

Estates, Trusts and Agency Funds

18. Unrealized assets	$ 5,276,649 59	
19. Investments	4,108,942 99	
20. Cash on hand and in banks	415,626 98	$ 9,801,219 56

Summary of Assets

Company Funds	$ 1,507,100 62
Guaranteed Funds	14,260,419 95
Estates, Trusts and Agency Funds	9,801,219 56
Grand Total of Assets	$25,568,740 13

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	$ 50,000 00
2. Dividends to shareholders declared and unpaid	25,000 00
3. Investment reserves	200,000 00
Total	$ 275,000 00

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:

4. Paid-in Capital		$ 1,000,000 00
5. Reserve Fund		200,000 00
6. Balance of Profit and Loss Account		32,100 62
Total		$ 1,232,100 62
Total Company Funds		$ 1,507,100 62

Guaranteed Funds

7. Trust deposits	$ 9,756,391 97	
Interest accrued	36,977 53	
		$ 9,793,369 50
8. General Guaranteed Funds	$ 4,398,163 20	
Interest due and accrued	68,887 25	
		4,467,050 45
Total Guaranteed Funds		$14,260,419 95

Estates, Trusts and Agency Funds

9. Estates	$ 4,781,933 05
10. Trusts and Agencies	4,986,063 02
11. Due to Company Funds	33,223 49
	$ 9,801,219 56

Summary of Liabilities

Company Funds	$ 1,507,100 62
Guaranteed Funds	14,260,419 95
Estates, Trusts and Agency Funds	9,801,219 56
Grand Total of Liabilities	$25,568,740 13

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements fofr sale	$ 14,120 24	
(b) Collateral loans	5,742 51	
(c) Bonds and debentures	18,017 82	
(d) Dividends on stocks	725 00	
(e) Bank deposits	3,021 72	
(f) Other interest earned	2,256 44	
		$ 43,883 73
2. Profit on sale of securities and real estate		12,500 00
3. Profit in guaranteed funds		238,717 12
4. Agency fees and commissions earned		50,000 00
5. All other revenue for the year		7,083 99
Total		$ 352,184 84

Expenditure

6. Interest incurred		$ 4,218 31
7. Amount by which ledger value of assets were written down		5,000 00
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	$ 40,267 64	
(b) Provincial	351 00	
(c) Municipal	1,740 63	
		42,359 27

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

9. Commissions on loans and on sale of real estate		$ 2,480 72
10. Amount transferred to Investment Reserves		38,449 43
11. All other expenses incurred:		
(a) Salaries	$ 127,699 75	
(b) Directors' and Advisory Committee fees	7,366 80	
(c) Auditors' fees	2,600 00	
(d) Legal fees	383 40	
(e) Rents	9,279 00	
(f) Travelling expenses	968 99	
(g) Printing and stationery	5,212 26	
(h) Advertising	11,142 77	
(i) Postage, telegrams, telephones and express	4,415 34	
(j) Commission on sale of G.I. Certificates	495 35	
(k) Maintenance of Office Premises	1,495 09	
(l) Miscellaneous	36,891 13	
		207,949 88
12. Net profit transferred to Profit and Loss Account		51,727 23
Total		$ 352,184 84

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	$ 30,373 39
2. Amount transferred from Revenue Account	51,727 23
Total	$ 82,100 62
3. Dividends to shareholders declared during year	$ 50,000 00
4. Balance of account at 31st December, 1944	32,100 62
Total	$ 82,100 62

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, $100,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
   (a) June 16th, 1944; (b) July 2nd, 1944; (c) 5%.
   (a) December 15th, 1944; (b) January 2nd, 1945; (c) 5%.
3. Date appointed for the Annual Meeting—February 6th, 1945.
   Date of last Annual Meeting—February 1st, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department $ 300,326 76
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid:

Principal	$ 71,795 89	
Interest	293 55	
		72,089 44

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under The Loan and Trust Corporations Act, 2 Geo. V, 1912, chap. 34, now R.S.O. 1937, chap. 257. The original corporate name was The Waterloo County Loan and Savings Company.

By a special Act of the Legislature of Ontario, 12-13 Geo. V, c. 148, the Company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding	Charges outstanding	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
Ontario............(b)	248,476 69	....	....	6,784 65	255,261 34	....
Ontario.... .....(a)	....	....	....	....	....	....
Guaranteed Funds						
Ontario...........(b)	4,655,506 08	1,716 89	5,747 63	56,289 00	4,719,259 60	....
Ontario...........(a)	172,133 23	115 55	1,321 23	3,106 71	176,676 72	....
Quebec...........(b)	419,524 60	4,240 55	1,210 67	3,880 54	428,856 36	....
Quebec...........(a)	....	....	....	....	....	....
Manitoba.........(b)	68,007 53	38 12	486 23	1,296 50	69,828 38	....
Manitoba.........(a)	....	....	....	....	....	....
Saskatchewan.....(b)	8,132 88	189 36	....	....	8,322 24	....
Saskatchewan.....(a)	115,833 76	6,654 27	....	....	122,488 03	....
Total.......(a)	287,966 99	6,769 82	1,321 23	3,106 71	2,99164 75	....
Total.......(b)	5,399,647 78	6,184 92	7,444 53	68,250 69	5,481,527 92	....
Grand Total.........	5,687,614 77	12,954 74	8,765 76	71,357 40	5,780,692 67	....

ABSTRACT

OF THE

Annual Report

OF THE

Registrar

Loan and Trust Corporations

Ontario

BEING A

Tabulated Summary of the Statements (subject to correction)
made by Loan and Trust Corporations pursuant to
Section 121 of the Loan and Trust Corporations
Act. R.S.O. 1937, c. 257.

FOR THE YEAR ENDING 31st DECEMBER

1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO:
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1945

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
2. LIABILITIES.
3. INCOME.
4. EXPENDITURES.
5. PROFIT AND LOSS ACCOUNT.

STATEMENT OF ASSETS OF LOAN CORPORATIONS

Name of Corporation	Office Premises	Real Estate held for sale	Mortgages and Agreements on Real Estate including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation.	3,280,500 00	1,308,548 39	39,547,582 90	201,037 20	12,801,766 15	1
Central Canada Loan and Savings Company	100,000 00	41,002 00	87,403 41	11,400 00	375,000 00	2
Credit Foncier Franco-Canadien..........	336,501 00	3,228,133 44	24,159,935 93	34,602 02	6,112,895 41	3
Guelph and Ontario Investment and Savings Society..............................	28,079 16	85,139 33	3,561,894 42	9,725 28	1,205,206 21	4
Huron and Erie Mortgage Corporation.....	1,833,500 00	493,806 23	22,517,160 89	....	11,131,608 32	5
Lambton Loan and Investment Company..	16,200 00	15,038 56	2,584,072 94	44,135 27	683,296 08	6
Midland Loan and Savings Company......	1,000 00	....	2,357,599 10	2,577 12	584,637 50	7
Ontario Loan and Debenture Company....	100,000 00	50,362 35	11,296,337 47	109,950 88	5,400,706 41	8
Peterborough Workingmen's Building and Savings Society......................	....	....	144,591 42	2,876 47	81,472 35	9
Provident Investment Company..........	....	6,314 39	4,209 71	....	5,018 75	10
Real Estate Loan Company of Canada.....	....	8,600 73	761,387 85	....	150,000 00	11
Toronto Mortgage Company.............	45,000 00	8,357 32	3,421,753 30	....	537,167 35	12
Toronto Savings and Loan Company......	50,000 00	765,107 32	89,008 99	6,000 00	184,725 00	13
Totals..........................	5,790,780 16	6,010,410 06	110,532,938 33	422,304 24	39,253,499 53	
Totals previous year..............	5,922,561 00	8,713,939 19	120,619,644 37	412,043 85	28,493,728 29	

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* Unrealized assets of The Peoples' Loan and Savings Corporation.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	Provincial and Provincial Guaranteed Bonds Including Interest	Canadian Municipals, School Districts, and Rural Telephone Debentures, including Interest	All other Bonds including Interest	Stocks and accrued Dividends	Cash on hand and in Banks	Other Assets	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	1,668,529 17	709,054 78	153,061 38	2,549,793 27	3,740,961 98	43,428 80	66,004,264 02
2	220,302 75	12,545 00	467,397 60	3,793,745 87	9,685 24	....	5,118,481 87
3	2,308,269 16	1,552,028 36	865,914 98	....	5,365,641 63	481,365 25	44,445,287 18
4	152,597 55	34,663 85	34,031 36	264,450 00	398,616 51	6,711 56	5,781,115 23
5	1,689,027 91	306,695 95	667,426 78	3,163,198 35	2,304,853 53	* 193,426 74	44,300,704 70
6	155,048 50	197,864 15	180,017 00	652,281 46	305,103 46	2,749 36	4,835,806 78
7	135,823 63	5,440 00	33,113 96	50,041 93	211,007 90	7,467 00	3,388,708 14
8	707,117 09	141,878 97	354,123 00	....	453,658 04	....	18,614,134 21
9	3,197 92	....	....	....	1,621 45	721 75	234,481 36
10	....	....	....	157,455 49	1,594 69	6,134 72	180,727 75
11	....	10,683 97	....	37,213 93	93,074 70	....	1,060,961 18
12	199,726 75	86,997 59	102,937 23	251,703 26	132,832 64	....	4,786,475 44
13	24,750 00	....	5,100 00	2,182,099 32	75,479 10	11,314 63	3,393,584 36
	7,264,390 43	3,057,852 62	2,863,123 29	13,101,982 88	13,094,130 87	753,319 81	202,144,732 22
	7,674,627 56	2,771,409 53	2,715,321 07	11,282,232 55	9,622,396 50	827,969 35	199,055,873 26

STATEMENT OF LIABILITIES OF LOAN CORPORATIONS

Name of Corporation	To the					
	Debenture Stock, including Interest	Debentures, including Interest		Deposits, including Interest	Money Borrowed including Interest	
		Payable in Canada	Payable Elsewhere than in Canada			
	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation		27,190,661 40	3,446,386 40	21,360,489 57		1
Central Canada Loan and Savings Company						2
Credit Foncier Franco-Canadien		6,820,324 98	10,999,094 06			3
Guelph and Ontario Investment and Savings Society		2,560,675 09		1,641,658 95		4
Huron and Erie Mortgage Corporation		22,130,512 57	11,142 02	15,226,638 61		5
Lambton Loan and Investment Company		1,813,633 76		1,381,240 55		6
Midland Loan and Savings Company		1,890,586 61		477,551 72		7
Ontario Loan and Debenture Company		9,775,614 63		4,168,718 69		8
Peterborough Workingmen's Building and Savings Society						9
Provident Investment Company					87,363 52	10
Real Estate Loan Company of Canada		12,254 72	278,706 43			11
Toronto Mortgage Company		1,197,036 72	1,120,250 13	127,763 14		12
Toronto Savings and Loan Company						13
Totals		73,391,300 48	15,855,579 04	44,384,061 23	87,363 52	
Totals previous year	100,029 46	74,737,472 43	17,872,412 58	37,381,501 81	101,172 26	

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* Deficit.

† Included an amount difference in exchange $4,647,152.83 and a suspense profit account $1,317,215.98.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	Public				To Shareholders			
	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
1	1,246,933 00	140,000 00	119,486 08	53,503,956 45	7,000,000 00	5,000,000 00	500,307 57	12,500,307 57
2	229,277 19	50,000 00	16,500 00	295,777 19	2,500,000 00	2,100,000 00	222,704 68	4,822,704 68
3	4,957,098 36	1,267,661 89	7,211,738 34	†31,255,917 63	9,647,667 19	2,778,348 21	763,354 15	13,189,369 55
4	....	24,130 00	38,994 33	4,265,458 37	965,200 00	519,435 00	31,021 86	1,515,656 86
5	....	50,000 00	70,389 00	37,488,682 20	5,000,000 00	1,500,000 00	312,022 50	6,812,022 50
6	....	23,692 50	13,725 55	3,232,292 36	789,750 00	710,000 00	103,764 42	1,603,514 42
7	....	14,400 00	95,000 00	2,477,538 33	360,000 00	480,000 00	71,169 81	911,169 81
8	....	50,000 00	104,605 93	14,098,939 25	2,000,000 00	2,400,000 00	115,194 96	4,515,194 96
9	6,840 07	....	3,127 76	9,967 83	191,197 45	....	33,316 08	224,513 53
10	....	....	2,349 20	89,712 72	100,000 00	....	*8,984 97	91,015 03
11	....	5,000 00	950 60	296,911 75	500,000 00	215,000 00	49,049 43	764,049 43
12	....	24,662 50	42,541 39	2,512,253 88	986,500 00	1,165,002 00	122,719 56	2,274,221 56
13	....	40,000 00	20,000 00	60,000 00	2,000,000 00	1,200 00,00	133,584 36	3,333,584 36
	6,440,148 62	1,689,546 89	7,739,408 18	149,587,407 96	32,040,314 64	18,067,785 21	2,449,224 41	52,557,324 26
	5,723,250 02	1,192,463 19	7,143,381 64	144,251,683 39	33,789,162 26	18,672,106 87	2,342,920 74	54,804,189 87

REVENUE ACCOUNT OF LOAN CORPORATIONS

Income

Name of Corporation	Rents Earned on Office Premises Net	Interest and			
		On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	135,586 88	2,413,845 15	4,342 82	380,709 78	1
Central Canada Loan and Savings Company	4,071 44	5,982 65	584 09	37,379 49	2
Credit Foncier Franco-Canadien	....	1,535,401 40	832 34	250,245 16	3
Guelph and Ontario Investment and Savings Society	6,397 71	219,817 16	627 61	47,839 73	4
Huron and Erie Mortgage Corporation	83,983 04	1,482,762 60	....	451,424 82	5
Lambton Loan and Investment Company	....	157,235 84	2,848 10	36,129 04	6
Midland Loan and Savings Company	....	155,545 09	106 47	24,980 06	7
Ontario Loan and Debenture Company	4,447 70	659,032 52	2,324 06	221,661 92	8
Peterborough Workingmen's Building and Savings Society	....	8,308 51	168 90	2,567 10	9
Provident Investment Company		265 89			10
Real Estate Loan Company of Canada	....	51,733 86	....	3,723 08	11
Toronto Mortgage Company	1,499 09	212,253 14	....	31,060 14	12
Toronto Savings and Loan Company	2,072 67	7,138 93	360 00	5,812 50	13
Totals	238,058 53	6,909,322 74	12,194 39	1,493,532 82	
Totals previous year	238,014 13	7,169,110 11	16,001 59	1,147,628 68	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Income

	Dividends Earned							
	Dividends on Stocks	On Bank Deposits	Other Interest Earned	Profit on Sale of Securities and Real Estate	Assets Written Up	Agency Fees and Commissions Earned	All other Revenue for Year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	121,002 38	27,667 28	....	88,269 55	....	24,056 66	305,048 50	3,500,529 00
2	206,290 00	163 15	....	26,802 28	....	....	18,537 65	299,810 75
3	....	36,648 84	....	260,811 01	....	....	326,593 10	2,410,531 85
4	12,900 00	36 55	....	....	....	....	11,922 29	299,541 05
5	91,852 87	720 94	....	273,045 33	....	12,454 87	262,853 08	2,659,097 55
6	26,282 70	....	....	3,810 75	....	126 49	1,894 52	228,327 44
7	3,488 00	685 69	....	1,460 00	....	39 25	1,975 94	188,280 50
8	....	94 96	666 50	528 10	....	2,600 45	42,969 60	934,325 81
9	....	....	....	912 50	....	261 83	....	12,218 84
10	2,608 75	17 84	....	1,796 10	....	7,455 74	2,961 00	15,105 32
11	2,062 80	600 76	....	....	....	....	12,144 96	70,265 46
12	18,532 66	819 53	....	....	....	....	....	264,164 56
13	131,913 20	....	....	65,834 05	....	1,379 88	50,328 32	264,839 55
	616,933 36	67,455 54	666 50	723,269 67	....	48,375 17	1,037228 96	11,147,037 68
	577,585 98	51,367 47	....	222,488 40	87 50	48,806 43	1,073,534 17	10,544,624 46

REVENUE ACCOUNT OF LOAN CORPORATIONS

Expenditure

Name of Corporation	Interest incurred on			Loss on Sale of securities and real estate 4	
	Debentures and debenture stock 1	Deposits 2	Other borrowed money 3		
	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	1,049,736 95	326,111 11		356,563 03	1
Central Canada Loan and Savings Company					2
Credit Foncier Franco-Canadien	658,893 55			20 00	3
Guelph and Ontario Investment and Savings Society	85,490 99	28,456 20			4
Huron and Erie Mortgage Corporation	772,510 03	234,745 59	12,583 27		5
Lambton Loan and Investment Company	63,476 66	27,618 60	403 21		6
Midland Loan and Savings Company	64,282 51	8,591 75			7
Ontario Loan and Debenture Company	325,170 34	82,302 48		20,541 58	8
Peterborough Workingmen's Building and Savings Society			1,498 31	34 38	9
Provident Investment Company			4,734 54		10
Real Estate Loan Company of Canada, Limited	13,464 38				11
Toronto Mortgage Company	76,068 33	2,164 59			12
Toronto Savings and Loan Company			20 97		13
Totals	3,109,093 74	709,990 32	19,240 30	377,158 99	
Totals previous year	3,137,750 03	637,193 75	15,616 32	167,561 55	

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* Includes amount written off office premises.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Expenditure

	Amount by which ledger values of assets were written down 5	License fees and taxes other than taxes on real estate			Trans-ferred to Invest-ment Reserves 9	All other expenses incurred including Commis-sions 10	Net profit 11	Total 12
		Dominion 6	Provincial 7	Municipal 8				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	*327,050 49	147,179 63	838 61	14,823 94	....	672,616 57	605,608 67	3,500,529 00
2	5,678 10	40,082 36	250 00	772 43	3,000 00	43,028 85	206,999 01	299,810 75
3	....	175,000 00	570 83	3,253 12	675,000 00	466,961 72	430,832 63	2,410,531 85
4	....	65,874 59	275 50	630 78	21,920 84	48,340 44	48,551 71	299,541 05
5	* 178,074 61	23,273 51	427 50	11,844 74	650,000 00	548,917 05	226,721 25	2,659,097 55
6	....	25,000 00	....	316 62	....	39,290 37	72,221 98	228,327 44
7	....	50,967 37	200 00	....	....	25,915 49	38,323 38	188,280 50
8	10,932 42	136,000 00	341 70	2,702 28	28 52	140,183 34	216,123 15	934,325 81
9	159 90	10 00	40 20	12 38	411 35	1,168 35	8,883 97	12,218 84
10	....	17 52	40 00	139 22	605 10	7,331 65	2,237 29	15,105 32
11	....	8,185 73	311 62	....	....	18,418 77	29,884 96	70,265 46
12	....	55,107 77	200 00	392 23	....	31,182 81	99,048 83	264,164 56
13	....	10,269 52	200 00	....	25,000 00	29,881 13	199,467 93	264,839 55
	521,895 52	736,968 00	3,695 96	34,887 74	1,375,965 81	2,073,236 54	2,184,904 76	11,147,037 68
	377,490 11	983,341 49	4,377 58	35,734 41	916,794 14	2,058,631 11	2,210,133 97	10,544,624 46

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS

Name of Corporation	Balance at January 1st, 1943 1	Net Profit 2	
	$ c.	$ c.	
Canada Permanent Mortgage Corporation	454,698 90	605,608 67	1
Central Canada Loan and Savings Company	215,705 67	206,999 01	2
Credit Foncier Franco-Canadien	733,074 86	430,832 63	3
Guelph and Ontario Investment and Savings Society	30,730 15	48,551 71	4
Huron and Erie Mortgage Corporation	285,301 25	226,721 25	5
Lambton Loan and Investment Company	92,587 02	72,221 98	6
Midland Loan and Savings Company	61,646 43	38,323 38	7
Ontario Loan and Debenture Company	112,071 81	216,123 15	8
Peterborough Workingmen's Building and Savings Society	25,927 29	8,883 97	9
Provident Investment Company	*11,222 26	2,237 29	10
Real Estate Loan Company of Canada, Limited	29,164 47	29,884 96	11
Toronto Mortgage Company	122,320 73	99,048 83	12
Toronto Savings and Loan Company	94,116 43	199,467 93	13
Totals	2,246,122 75	2,184,904 76	
Totals previous year	2,139,233 44	2,210,133 97	

* Deficit.
† Transfer to Benefit Fund for employees.
†† Transfer to tax reserve.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	Transferred from Reserve Fund and Contingency Reserve 3	Totals 4	Dividends declared including Bonuses 5	Special Transfer to Investment Reserve 6	Transferred to Reserve Fund and Contingency Reserve 7	Balance as at 31st December 1944 8	Totals 9
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	1,060,307 57	560,000 00	....	....	500,307 57	1,060,307 57
2	....	422,704 68	200,000 00	....	....	222,704 68	422,704 68
3	....	1,163,907 49	379,875 00	....	20,678 34	763,354 15	1,163,907 49
4	....	79,281 86	48,260 00	....	....	31,021 86	79,281 86
5	....	512,022 50	200,000 00	....	....	312,022 50	512,022 50
6	....	164,809 00	47,385 00	†3,659 58	10,000 00	103,764 42	164,809 00
7	....	99,969 81	28,800 00	....	....	71,169 81	99,969 81
8	....	328,194 96	200,000 00	†13,000 00	....	115,194 96	328,194 96
9	....	34,811 26	1,495 18	....	....	33,316 08	34,811 26
10	....	*8,984 97	....	....	....	*8,984 97	*8,984 97
11	5,000 00	64,049 43	10,000 00	††5,000 00	....	49,049 43	64,049 43
12	....	221,369 56	98,650 00	....	....	122,719 56	221,369 56
13	....	293,584 36	160,000 00	....	....	133,584 36	293,584 36
	5,000 00	4,436,027 51	1,934,465 18	21,659 58	30,678 34	2,449,224 41	4,436,027 51
	....	4,349,367 41	1,971,131 13	10,000 00	25,315 54	2,342,920 74	4,349,367 41

Trust Companies

1. ASSETS (COMPANY FUNDS).
2. ASSETS (GUARANTEED FUNDS).
3. LIABILITIES (COMPANY FUNDS).
4. LIABILITIES (GUARANTEED FUNDS).
5. INCOME.
6. EXPENDITURES.
7. PROFIT AND LOSS ACCOUNT.
8. GUARANTEED FUND REVENUE.

STATEMENT OF ASSETS OF TRUST COMPANIES

Company

Name of Company	Office Premises	Real Estate held for sale	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds, including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest	Provincial and Provincial Guaranteed Bonds including Interest	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company.......	....	....	243,609 27	11,796 17	76,570 00	....	1
British Mortgage and Trust Corporation of Ontario..........	51,857 26	293,546 76	749,332 62	....	250,140 98	7,976 60	2
Brockville Trust and Savings Co.	....	504 08	571,206 08	....	126,550 43	79,805 77	3
Canada Permanent Trust Co....	....	....	463,531 77	21,904 55	482,298 14	127,536 23	4
Canada Trust Company........	....	320,509 17	973,808 15	1,340 66	114,260 75	7,972 70	5
Capital Trust Corporation Ltd..	60,000 00	163,507 76	323,189 52	42,678 70	226,374 49	154,066 08	6
Chartered Trust and Executor Company..................	353,267 86	....	234,642 92	110,483 25	320,894 00	670 21	7
Crown Trust Company........	379,593 13	11,204 73	270,823 73	152,500 00	211,010 00	24,375 00	8
Eastern Trust Company.......	74,000 00	1 00	510,820 47	49,425 22	297,228 53	25,610 00	9
Grey and Bruce Trust and Savings Company..............	35,368 29	70,175 38	231,302 36	81,028 10	....	....	10
Guaranty Trust Co. of Canada..	19,468 76	1 00	183,985 34	13,814 12	207,065 04	....	11
Guelph Trust Company........	....	....	218,239 59	....	292,957 65	20,045 42	12
Industrial Mortgage and Trust Co.	33,050 00	38,555 53	618,389 72	65,408 72	100,500 00	82,061 76	13
Lambton Trust Company......	....	....	182,120 69	....	126,315 00	....	14
London and Western Trust Co., Limited....................	158,241 64	93,659 98	418,422 82	30,719 85	781,360 71	....	15
Montreal Trust Company......	193,242 30	57,570 32	286,960 24	644,301 64	605,062 50	924,304 05	16
National Trust Company, Ltd..	810,348 30	240,862 26	1,965,411 12	110,647 97	1,353,856 16	27,909 46	17
Northern Trusts Company.....	11,625 00	75,480 30	705,512 50	1,000 00	342,900 00	....	18
Premier Trust Company.......	187,643 45	473,009 99	325,417 74	....	169,978 45	....	19
Prudential Trust Company Ltd.	64,135 65	39,521 39	6,240 18	....	186,230 41	....	20
Royal Trust Company.........	942,657 09	1 00	1,236,229 20	2,907,005 51	3,839,443 00	1,918,339 31	21
Sterling Trusts Corporation.....	75,500 00	39,392 68	292,890 94	3,628 65	50,246 58	16,900 00	22
Toronto General Trusts Corporation......................	1,500,000 00	1,006,645 53	2,006,101 57	339,709 04	722,738 36	46,705 10	23
Trusts and Guarantee Company Limited....................	61,724 65	59,184 34	430,324 61	68,418 25	47,951 00	61,951 61	24
Victoria Trust and Savings Co. .	37,500 00	105,943 56	794,191 97	63,745 42	50 68	21,645 83	25
Waterloo Trust and Savings Co.	163,177 82	82,800 85	255,261 34	115,309 07	628,984 43	....	26
Totals.................	5,212,401 20	3,172,077 61	14,497,966 46	4,834,864 89	11,560,967 29	3,547,875 13	
Totals previous year.....	5,185,176 02	5,245,656 38	14,086,716 29	3,695,398 49	9,921,802 87	3,912,132 88	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Funds

	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest	All other Bonds including Interest	Stocks and Accrued Dividends	Cash on Hand and in Banks	Due from Guaranteed Funds	Advances to Estates, Trusts, etc., under Administration	Accrued fees and charges for Administering Estates	Other Assets	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	1 00	....	....	....	....	556 99	332,533 43
2	31,480 44	....	407,858 42	146,698 85	....	5,336 06	....	....	1,944,227 99
3	13,755 34	....	46,609 34	4,000 00	....	1,500 00	....	5,762 37	849,693 41
4	....	63,181 23	308,143 47	152,493 30	....	4,462 34	....	36,723 04	1660,274 07
5	....	14,170 66	68,750 00	111,825 74	....	103,460 00	....	....	1,716,097 83
6	157,596 91	51,580 90	47,183 00	30,651 72	....	854 10	....	7,963 25	1,265,646 43
7	141,623 75	238,404 07	253,252 18	117,333 73	....	6,450 00	17,537 04	5,951 34	1,800,510 35
8	....	48,754 58	106,523 73	135,069 97	....	120,000 00	....	11,338 09	1,471,192 96
9	143,779 79	104,275 28	93,576 00	112,807 15	....	112,839 06	....	....	1,524,362 50
10	23,282 39	105,932 62	181,756 46	21,815 44	....	12,341 70	....	14,287 99	777,290 73
11	174,818 51	89,825 66	....	16,269 69	....	2,500 00	....	12,794 80	720,542 92
12	....	....	....	29,770 64	3,798 28	5,000 00	....	....	569,811 58
13	7,734 18	....	4,746 25	90,402 92	....	17,404 01	....	5,910 46	1,064,163 55
14	44,182 47	....	30,583 00	21,632 30	....	....	2,500 00	....	407,333 46
15	16,360 55	....	5,422 00	100,798 59	2,700 00	68,186 73	12,802 90	37,781 95	1,726,457 72
16	49,989 58	1,681,620 33	4,024,133 44	200,709 19	....	107,652 53	74,520 33	63,106 37	8,913,172 82
17	....	127,903 84	754,627 69	220,617 10	....	83,504 38	....	2,874 10	5,698,562 38
18	27,256 12	83,485 00	194,734 98	99,010 60	....	3,733 00		1,970 35	1,546,707 85
19	....	....	118,671 78	17,138 90	....	100,046 95	....	6,667 68	1,398,574 94
20	....	3,072 47	1 00	41,705 85	....	557 82	....	12,284 75	353,749 52
21	412,767 80	1,405,798 89	763,023 35	4,672 88	....	1,475,695 10	94,822 01	111,363 20	15,111,818 34
22	51,602 95	114,349 85	196,809 44	66,294 31	....	38,565 24	4,188 01	12,131 57	962,500 22
23	....	77,954 02	49,354 26	351,449 27	....	121,616 61	....	....	6,222,273 76
24	7,266 69	498,770 01	276,549 51	160,162 16	....	40,105 21	14,845 00	16,548 60	1,743,801 64
25	51,610 21	92,042 92	224,543 25	44,565 06	....	17,956 54	....	9,667 26	1,463,462 70
26	8,746 32	35,653 70	10,100 50	86,598 44	....	33,223 49	58,162 92	29,081 74	1,507,100 62
	1,363,854 00	4,836,776 03	8,166,954 05	2,384,493 80	6,498 28	2,482,990 87	279,378 21	404,765 90	62,751,863 72
	1,397,853 80	4,860,227 65	7,189,996 53	2,847,426 40	3,341 60	2,349,453 34	360,068 02	462,791 86	61,518,042 13

STATEMENT OF ASSETS OF TRUST COMPANIES

Name of Company						**Guaranteed**	
	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including Interest	Provincial and Provincial Guaranteed Bonds including Interest	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest	All other Bonds, including Interest *	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	....	....	....	....	....	....	1
British Mortage and Trust Corporation of Ontario...	2,503,246 04	....	2,356,046 09	367,394 83	58,502 66	....	2
Brockville Trust and Savings Company..............	658,163 31	....	81,585 27	96,503 18	34,899 76	5,030 53	3
Canada Permanent Trust Company.............	479,824 75	....	35,086 30	25,930 55	....	11,839 24	4
Canada Trust Company....	4,001,519 74	57,028 74	2,367,303 79	247,785 97	72,423 98	....	5
Capital Trust Corporation Limited..............	3,704,028 70	156,167 99	638,631 21	2,043,935 80	....	....	6
Chartered Trust and Executor Company.........	486,275 26	1,302,010 16	1,876,730 33	762,082 20	244,979 72	87,483 62	7
Crown Trust Company.....	311,007 49	345,305 99	706,125 00	....	....	....	8
Eastern Trust Company....	1,415,479 04	1,032,191 06	3,857,424 18	528,430 55	1,193,016 26	1,257,801 77	9
Grey and Bruce Trust and Savings Company.......	1,061,754 02	....	2,053,718 21	759,315 92	315,400 76	418,714 57	10
Guaranty Trust Company of Canada.............	514,099 73	342,244 87	1,206,258 72	634,794 67	579,807 51	51,450 66	11
Guelph Trust Coampany....	355,081 02	....	145,754 71	4,968 96	....	....	12
Industrial Mortgage and Trust Company.........	1,539,804 30	....	1,539,300 00	554,819 02	121,863 70	171,371 46	13
Lambton Trust Company..	....	....	....	....	....	....	14
London and Western Trust Company Limited.......	1,827,292 83	44,888 10	1,013,025 23	29,191 52	10,125 50	17,557 80	15
Montreal Trust Company..	80,279 58	3,590,967 77	10,188,753 08	195,830 13	130,070 03	1,931,678 96	16
National Trust Co. Ltd.....	4,874,302 25	117,900 00	11,787,611 30	1,490,688 23	402,277 80	1,198,212 18	17
Northern Trusts Company .	19,619 35	....	158,300 00	....	....	....	18
Premier Trust Company....	925,104 94	272,333 65	1,795,036 90	....	....	....	19
Prudential Trust Co. Ltd..	....	....	....	....	....	....	20
Royal Trust Company.....	....	1,124,681 94	5,420,803 21	116,624 04	319,876 72	205,491 80	21
Sterling Trusts Corporation.	2,060,719 44	....	345,347 34	126,759 57	151,788 57	....	22
Toronto General Trusts Corporation............	7,079,610 86	1,452,973 86	5,741,438 88	1,269,984 52	1,321,330 30	81,428 46	23
Trusts and Guarantee Co. Limited...............	4,818,547 82	103,722 71	2,247,022 74	759,172 47	324,447 24	....	24
Victoria Trust and Savings Company.............	4,205,596 02	13,840 90	2,168,426 60	112,420 70	426,027 14	386,638 45	25
Waterloo Trust and Savings Company.............	5,495,431 33	56,118 17	5,515,003 77	968,772 78	615,916 07	386,512 54	26
Totals..............	48,416,787 82	10,012,375 91	63,244,732 86	11,095,405 61	6,322,753 72	6,211,212 04	
Totals previous year...	54,504,952 39	10,275,188 26	43,201,981 46	10,939,047 58	7,097,637 78	5,907,880 39	

‡ Includes unrealized assets.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	Funds				Estates, Trusts and Agency Funds			
	Stocks and Accrued Dividends	Cash on Hand and in Banks	Other Assets	Total Guaranteed Funds	Unrealized Assets	Investments ‡	Cash on Hand and in Banks	Total Estates Trusts and Agency Funds
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	30,390 00	618 29	31,008 29
2	1,787,256 00	184,671 69	....	7,257,117 31	405,051 81	390,387 42	138,783 21	934,222 44
3	....	39,998 05	....	916,180 10	1,185,321 27	242,255 00	60,301 49	1,487,877 76
4	....	13,962 24	....	566,643 08	44,172,951 95	19,896,297 94	3,698,995 10	67,768,244 99
5	332,430 50	191,161 53	....	7,269,654 25	20,632,939 68	10,128,548 49	1,933,140 96	32,694,629 13
6	....	232,828 53	....	6,775,592 23	....	‡8,376,961 02	631,130 57	9,008,091 59
7	....	1,233,982 39	....	5,993,543 68	18,932,747 78	3,544,461 12	941,056 93	23,418,265 83
8	....	406,454 61	....	1,768,893 09	....	‡36,818,862 19	492,150 81	37,311,013 00
9	....	50,987 01	....	9,335,329 87	4,685,748 49	62,766,221 34	1,293,059 22	68,745,029 05
10	212,473 18	323,919 83	....	5,145,296 49	1,562,956 52	414,818 06	275,716 54	2,253,491 12
11	....	78,981 70	....	3,407,637 86	14,171,094 33	1,062,578 77	649,729 22	15,883,402 32
12	....	9,707 62	....	515,512 31	2,518,195 87	3,483,600 35	278,158 29	6,279,954 51
13	231,755 52	171,922 97	72,000 00	4,402,836 97	901,777 43	212,681 08	73,916 55	1,188,375 06
14	....	....	....	....	546,421 81	264,981 98	51,485 58	862,889 37
15	54,920 75	34,646 37	....	3,031,648 10	....	‡41,776,517 62	1,976,872 40	43,753,390 02
16	468,400 70	1,275,272 53	....	17,861,252 78	....	‡884,995,677 70	27,538,535 38	912,534,213 08
17	306,144 85	1,922,470 20	....	22,099,606 81	142,790,005 99	144,121,156 74	18,169,535 66	305,080,698 39
18	....	291 92	....	178,211 27	9,870,688 02	3,938,361 56	492,174 79	14,301,224 37
19	....	38,499 81	....	3,030,975 30	5,241,477 38	1,651,150 07	676,942 82	7,569,570 27
20	....	....	....	....	....	‡2,956,238 71	309,272 31	3,265,511 02
21	....	13,949 19	36,132 52	7,237,559 42	....	‡770,703,658 11	25,089,401 72	795,793,059 83
22	....	67,777 88	....	2752,392 80	....	‡5,462,482 68	322,612 74	5,785,095 42
23	74,711 01	1,342,800 17	....	18,364,278 06	148,848,070 17	85,813,329 59	6,966,460 12	241,627,859 88
24	87,165 22	535,650 33	....	8,875,728 53	26,197,205 20	11,202,889 27	2,713,929 79	40,114,024 26
25	315,773 50	334,550 50	....	7,963,273 81	1,253,609 13	433,196 41	190,251 45	1,877,056 99
26	228,694 78	993,970 51	....	14,260,419 95	5,276,649 59	4,108,942 99	415,626 98	9,801,219 56
	4,099,726 01	9,498,457 58	108,132 52	159,009,584 07	449,192,912 42	2,104,796,646 21	95,379,858 92	2,649,369,41755
	4,192,553 22	7,298,530 41	143,332 52	143,561,104 01	448,154,220 78	2,060,817,024 01	62,297,770 99	2,571,269,015 78

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Company Funds

Name of Company	To the Public					To Shareholders			
	Money Borrowed including Interest	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers' Trust Company	920 19	12,799 75	....	3,965 87	17,685 81	250,000 00	50,000 00	14,847 62	314,847 62
British Mortgage and Trust Corporation of Ontario	....	325,000 00	40,000 00	8,048 84	373,048 84	1,000,000 00	500,000 00	71,179 15	1,571,179 15
Brockville Trust and Savings Company	54,967 17	46,174 95	6,250 27	9,510 65	116,903 04	500,000 00	210,654 16	22,136 21	732,790 37
Canada Permanent Trust Company	....	81,271 22	15,000 00	19,300 00	115,571 22	1,000,000 00	500,000 00	44,702 85	1,544,702 85
Canada Trust Company	....	....	30,000 00	8,259 00	38,259 00	1,000,000 00	600,000 00	77,838 83	1,677,838 83
Capital Trust Corporation, Limited	....	25,000 00	17,715 00	25,932 65	68,647 65	885,751 99	300,000 00	11,246 79	1,196,998 78
Chartered Trust and Executor Company	....	126,449 90	10,000 00	74,300 93	210,750 83	1,000,000 00	500,000 00	89,759 52	1,589,759 52
Crown Trust Company	....	....	....	23,484 53	23,484 53	1,000,000 00	400,000 00	47,708 43	1,447,708 43
Eastern Trust Company	....	....	20,000 00	76,310 78	96,310 78	1,000,000 00	400,000 00	28,051 72	1,428,051 72
Grey and Bruce Trust and Savings Company	....	129,997 01	....	2,777 82	132,774 83	544,700 00	99,815 90	....	644,515 90
Guaranty Trust Company of Canada	....	11,000 00	4,725 51	9,617 17	25,342 68	380,000 00	309,711 97	5,488 27	695,200 24
Guelph Trust Company	....	....	7,562 52	24,282 58	31,845 10	302,500 49	151,000 00	84,465 99	537,966 48
Industrial Mortgage and Trust Company	....	85,000 00	22,225 00	24,066 16	131,291 16	635,000 00	250,000 00	47,872 39	932,872 39
Lambton Trust Company	....	10,000 00	....	5,112 72	15,112 72	315,350 00	50,000 00	26,870 74	392,220 74
London and Western Trusts Company, Limited	....	....	12,137 00	46,892 50	59,029 50	1,213,700 00	400,000 00	53,728 22	1,667,428 22
Montreal Trust Company	1,576,473 07	....	64,000 00	1,392,372 01	3,032,845 08	2,000,000 00	3,000,000 00	880,327 74	5,880,327 74
National Trust Company, Limited	....	....	60,000 00	184,327 04	244,327 04	3,000,000 00	2,000,000 00	454,235 34	5,454,235 34
Northern Trusts Company	....	....	....	109,481 14	109,481 14	600,000 00	600,000 00	237,226 71	1,437,226 71
Premier Trust Company	....	175,000 00	....	3,312 27	178,312 27	1,232,635 00	....	*12,372 33	1,220,262 67
Prudential Trust Company, Limited	....	....	....	15,763 10	15,763 10	175,270 00	....	162,716 42	337,986 42
Royal Trust Company	7,075,064 01	....	....	442,599 97	7,517,663 98	2,000,000 00	4,500,000 00	1,094,154 36	7,594,154 36
Sterling Trusts Corporation	....	....	16,112 66	12,157 85	28,270 51	805,800 00	100,000 00	28,429 71	934,229 71
Toronto General Trusts Corporation	....	804,282 92	60,000 00	174,490 12	1,038,773 04	3,000,000 00	1,750,000 00	433,500 72	5,183,500 72
Trusts and Guarantee Company, Limited	....	....	25,298 00	34,329 04	59,627 04	1,267,500 00	....	416,674 60	1,684,174 60
Victoria Trust and Savings Company	....	385,000 00	8,100 00	28,262 63	421,362 63	810,000 00	200,000 00	32,100 07	1,042,100 07
Waterloo Trusts and Savings Company	....	200,000 00	25,000 00	50,000 00	275,000 00	1,000,000 00	200,000 00	32,100 62	1,232,100 62
Totals	8,707,424 44	2,416,975 75	444,125 96	2,808,957 37	14,377,483 52	26,918,207 48	17,071,182 03	4,384,990 69	48,374,380 20
Totals previous year	10,039,023 81	2,844,307 92	388,852 12	2,102,471 59	15,374,655 44	26,836,935 27	14,739,010 59	4,567,440 83	46,143,386 69

Deficit.

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Name of Company	Guaranteed Funds					Estates, Trusts and Agency Funds			
	Trust Deposits	Specific Guaranteed Investment Receipts, including Interest	General Guaranteed Investment Receipts, including Interest	Due to Company Funds	Total Guaranteed Funds	Estates	Trusts and Agencies	Due to Company Funds	Total Estates Trusts and Agency Funds
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers' Trust Company						†31,008 29			31,008 29
British Mortgage and Trust Corporation of Ontario	3,380,535 98		3,876,581 33		7,257,117 31	725,749 18	203,137 20	5,336 06	934,222 44
Brockville Trust and Savings Company	652,430 29		263,749 81		916,180 10	703,476 22	782,901 54	1,500 00	1,487,877 76
Canada Permanent Trust Company		402,287 69	164,355 39		566,643 08	†67,763,782 65		4,462 34	67,768,244 99
Canada Trust Company	3,285,589 79	165,037 50	3,819,026 96		7,269,654 25	†32,591,169 13		103,460 00	32,694,629 13
Capital Trust Corporation, Limited	2,815,698 72	3,959,893 51			6,775,592 23	†9,007,237 49		854 10	9,008,091 59
Chartered Trust and Executor Company	5,304,029 88	581,057 90	108,455 90		5,993,543 68	9,230,816 67	14,180,999 16	6,450 00	23,418,265 83
Crown Trust Company	1,733,393 09	35,500 00			1,768,893 09	†37,191,013 00		120,000 00	37,311,013 00
Eastern Trust Company		1,271,428 54	8,063,901 33		9,335,329 87	†68,632,189 99		112,839 06	68,745,029 05
Grey and Bruce Trust and Savings Co.	2,256,733 73		2,888,562 76		5,145,296 49	1,938,752 52	302,396 90	12,341 70	2,253,491 12
Guaranty Trust Company of Canada	2,051,063 43		1,356,574 43		3,407,637 86	4,974,249 28	10,906,653 04	2,500 00	15,883,402 32
Guelph Trust Company		8,539 60	503,174 43	3,798 28	515,512 31	,422,023 70	2,852,930 81	5,000 00	6,279,954 51
Industrial Mortgage and Trust Company	1,956,544 07		2,446,292 90		4,402,836 97	664,252 70	506,718 35	17,404 01	1,188,375 06
Lambton Trust Company						322,835 48	540,053 89		862,889 37
London and Western Trust Co., Limited		772,538 23	2,256,409 87	2,700 00	3,031,648 10	12920,961 31	30,764,241 98	68,186 73	43,753,390 02
Montreal Trust Company		79,662 13	17,781,590 65		17,861,252 78	393,562,838 55	518,863,722 00	107,652 53	912,534,213 08
National Trust Company, Limited	20,877,798 11	10,000 00	1,211,808 70		22,099,606 81	304,997,194 01		83,504 38	305,080,698 39
Northern Trusts Company		178,211 27			178,211 27	†14,297,491 37		3,733 00	14,301,224 37
Premer Trust Company	1,593,795 33		1,437,179 97		3,030,975 30	†7,469,523 32		100,046 95	7,569,570 27
Prudential Trust Company, Limited						†3,264,953 20		557 82	3,265,511 02
Royal Trust Company		386,834 99	6,850,724 43		7,237,559 42	†794,317,364 73		1,475,695 10	795,793,059 83
Sterling Trusts Corporation	531,304 19		2,221,088 61		2,752,392 80	†5,746,530 18		38,565 24	5,785,095 42
Toronto General Trusts Corporation	7,942,078 80	189,018 14	10,233,181 12		18,364,278 06	†241,506,243 27		121,616 61	241,627,859 88
Trusts and Guarantee Company, Limited	3,121,662 20	2,198,439 22	3,555,627 11		8,875,728 53	34,833,140 08	5,240,778 97	40,105 21	40,114,024 26
Victoria Trust and Savings Company	2,189,455 99		5,773,817 82		7,963,273 81	1,316,298 52	542,801 93	17,956 54	1,877,056 99
Waterloo Trust and Savings Company	9,793,369 50		4,467,050 45		14,260,419 95	4,781,933 05	4,986,063 02	33,223 49	9,801,219 56
Totals	69,485,483 10	10,238,448 72	79,279,153 97	6,498 28	159,009,584 07	2,056,213,027 89	590,673,398 79	2,482,990 87	2,649,369,417 55
Totals previous year	59,504,909 16	9,951,029 88	74,071,559 92	33,605 05	143,561,104 01	2,000,656,763 64	568,286,798 80	2,325,453 34	2,571,269,015 78

† Includes Trusts and Agencies.
* Investment Reserves.
x Accounts payable.

REVENUE ACCOUNT OF TRUST COMPANIES

Income

Name of Company	Rents Earned	Interest and Dividends earned				
		On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	Dividends on Stocks	
	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	....	12,090 39	....	2,280 00	21 01	1
British Mortgage and Trust Corporation of Ontario	....	45,803 98	....	2,561 57	21,211 29	2
Brockville Trust and Savings Company	....	29,464 20	....	8,529 79	1,887 50	3
Canada Permanent Trust Company	....	24,322 51	1,458 65	20,419 12	15,542 80	4
Canada Trust Company	....	62,360 86	72 71	7,720 02	3,500 00	5
Capital Trust Corporation, Limited	435 48	15,637 97	1,094 63	18,503 90	458 01	6
Chartered Trust and Executor Company	1,822 29	11,803 43	6,199 66	31,082 53	10,640 54	7
Crown Trust Company	....	14,925 35	11,264 92	10,429 94	4,200 00	8
Eastern Trust Company	....	30,022 45	5,278 88	27,290 83	5,710 00	9
Grey and Bruce Trust and Savings Company	....	14,011 18	2,751 40	7,569 39	9,397 85	10
Guaranty Trust Company of Canada	10,086 61	11,088 20	506 38	15,521 20	....	11
Guelph Trust Company	....	23,901 25	....	9,071 82	....	12
Industrial Mortgage and Trust Company	....	49,603 72	4,082 66	3,502 45	....	13
Lambton Trust Company	....	12,558 97	....	5,863 66	112 50	14
London and Western Trusts Co., Limited	....	52,498 00	2,302 05	20,451 56	677 50	15
Montreal Trust Company	....	14,931 16	9,099 80	99,319 89	123,476 08	16
National Trust Company, Limited	....	137,653 90	1,907 11	51,157 69	41,663 00	17
Northern Trusts Company	....	85,394 47	50 00	10,335 29	6,084 50	18
Premier Trust Company	....	11,008 04	580 65	8,191 34	6,760 25	19
Prudential Trust Company, Limited	4,123 42	217 09	....	4,924 95	....	20
Royal Trust Company	....	94,141 43	135,643 22	294,602 68	61,435 60	21
Sterling Trusts Corporation	3,721 90	17,836 31	157 42	10,526 47	13,794 42	22
Toronto General Trusts Corporation	77,683 74	123.163 81	7,919 71	9,429 47	2,243 40	23
Trusts and Guarantee Compnay, Limited	....	30,412 52	1,316 71	14,911 83	14,946 00	24
Victoria Trust and Savings Company	....	47,977 99	1,453 89	9,851 87	788 75	25
Waterloo Trust and Savings Company	....	14,120 24	5,742 51	18,017 82	725 00	26
Totals	97,873 44	986,949 42	198,882 96	722,067 08	345,276 00	
Totals previous year	99,196 29	865,807 86	204,716 84	619,859 02	319,911 64	

Deficit

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Income

	On Bank Deposits	Other Interest	Profit on Sale of Securities and Real Estate	Amount Assets Written Up	Profit in Guaranteed Funds	Agency Fees and Commissions Earned	Other Revenue for the year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1						4,457 61		18,849 01
2	207 95	144 83			90,519 00	2,366 36	17,520 11	180,335 09
3					24,602 07	14,762 15	709 92	79,955 63
4	730 75	273 75	13,754 98		11,274 08	277,496 38	26,621 04	391,894 06
5		7,887 11	13,362 91		86,997 84	221,263 74	27,723 81	430,889 00
6		3,971 47	4,217 72		99,788 50	91,750 84	14,873 01	250,731 53
7	280 54	1,648 19	10,717 67	13,495 69	64,174 53	495,883 08		647,748 15
8			6,295 47		43,955 70	143,671 78	10,615 45	245,358 61
9	2,742 86		6,083 60		104,983 80	252,555 82	3,106 72	437,774 96
10			3,978 49		51,667 81	14,969 23	4,993 65	109,339 00
11					47,962 52	67,919 31	8,001 19	161,085 41
12	3 95		18 62		6,456 68	22,905 29	1,774 72	64,132 33
13	323 76	305 62	3,682 02		67,160 36	6,403 40	16,266 82	151,330 81
14			2,372 89			5,167 84		26,075 86
15		843 40	4,499 80		39,723 54	230,301 69	10,224 81	361,522 35
16	25,070 34	11,708 41	16,994 25		306,061 49	811,986 69		1,417,748 11
17	6,609 64	1,852 60			568,446 52	1,242,743 45	24,244 43	2,076,278 34
18	559 50	40 78			*1,464 62	82,098 71	73,075 17	256,173 80
19		6,174 74	39,026 34		48,307 52	75,159 14	2,078 95	197,286 97
20		12 18	6,549 50			128,102 15	4,429 47	148,358 76
21					102,230 45	2,249,214 73	38,484 34	2,975,752 45
22		536 57	11,190 04		45,057 09	61,733 22	3,543 67	168,097 11
23		196,085 63	5,956 81		417,863 62	927,909 16	24,486 46	1,792,741 81
24		1,062 13	1,232 58		132,344 15	314,020 28	15,582 38	525,828 58
25			252 54		72,035 53	11,640 76	2,106 12	146,107 45
26	3,021 72	2,256 44	12,500 00		238.717 12	50,000 00	7,083 99	352,184 84
	39,551 01	234,803 85	161,786 23	13,495 69	2,668,865 30	7,806,482 81	337,546 23	13,613,580 02
	40,255 99	171,357 52	295,575 86	41,310 54	2,537,283 83	7,309,009 64	321,342 71	12,825,627 74

REVENUE ACCOUNT OF TRUST COMPANIES

Expenditure

Name of Company	Interest Incurred 1	Loss on sale of securities and real estate owned absolutely by the Corporation 2	Amount by which ledger values of assets were written down 3	License Fees taxes	
				Dominion 4	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company				7,300 00	1
British Mortgage and Trust Corporation of Ontario			929 00	7,000 00	2
Brockville Trust and Savings Company	221 02	888 92		19,512 40	3
Canada Permanent Trust Company		970 62	4,102 72	33,430 56	4
Canada Trust Company	306 46		2,692 24	30,122 49	5
Capital Trust Corporation, Limited		22,180 99	6,659 75	26,945 59	6
Chartered Trust and Executor Company		8,559 92	10,292 82	60,958 16	7
Crown Trust Company	2,672 52		9,557 22	36,259 53	8
Eastern Trust Company	*5,000 00		11,280 15	55,000 00	9
Grey and Bruce Trust and Savings Company	1,244 16	1,716 02		8,500 00	10
Guaranty Trust Company of Canada	169 05			15,660 78	11
Guelph Trust Company				29,488 78	12
Industrial Mortgage and Trust Company	56 67			31,000 00	13
Lambton Trust Company				8,700 00	14
London and Western Trusts Co., Limited				28,087 50	15
Montreal Trust Company				190,993 82	16
National Trust Company, Limited				195,323 18	17
Northern Trusts Company	36 97			38,000 00	18
Premier Trust Company	2,096 83			7,236 23	19
Prudential Trust Company, Limited			6,361 26	6,376 79	20
Royal Trust Company	14,723 46			250,000 00	21
Sterling Trusts Corporation		14,201 57	14,157 84	17,053 01	22
Toronto General Trusts Corporation	*50,000 00		50,000 00	179,571 92	23
Trusts and Guarantee Company, Limited			902 02	11,214 73	24
Victoria Trust and Savings Company	489 01			20,000 00	25
Waterloo Trust and Savings Company	4,218 31		5,000 00	40,267 64	26
Totals	81,234 46	48,518 04	121,935 02	1,354,003 11	
Totals previous year	84,326 84	168,932 33	104,406 78	1,160,650 24	

Transferred to Pension Fund.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Expenditure

	and Taxes other than on real estate		Commission on Loans and on Sale of Real Estate	Amount Transferred to Investment Reserves	All Other Expenses Incurred	Net Profit	Totals
	Provincial 5	Municipal 6	7	8	9	10	11
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	384 64	....	....	....	213 55	10,986 82	18,849 01
2	255 00	594 00	3,066 37	29 29	77,732 58	90,728 85	180,335 09
3	175 00	864 00	1,401 60	....	25,986 60	30,906 09	79,955 63
4	816 49	6,868 39	....	....	270,084 97	75,620 31	391,894 06
5	1,069 25	2,504 62	....	29,000 00	304,260 39	60,933 55	430,889 00
6	692 83	3,176 45	5,155 13	1,396 81	160,416 79	24,107 19	250,731 53
7	836 69	6,062 17	63,616 15	12,307 94	389,198 59	95,915 71	647,748 15
8	709 82	1,551 79	....	....	150,262 47	44,345 26	245,358 61
9	12,035 02	3,858 12	....	....	270,053 42	80,548 25	437,774 96
10	255 00	499 55	876 46	3,878 49	49,329 01	43,040 31	109,339 00
11	....	1,803 58	....	....	121,055 16	22,396 84	161,085 41
12	255 00	169 61	....	....	15,410 59	18,808 35	64,132 33
13	365 50	516 32	673 20	28,851 57	49,154 21	40,713 34	151,330 81
14	224 50	....	....	....	3,770 93	13,380 43	26,075 86
15	....	3,608 46	....	....	256,815 97	73,010 42	361,522 35
16	1,614 37	6,798 14	....	40,094 25	797,408 83	380,838 70	1,417,748 11
17	1,792 51	15,501 11	36 33	....	1,565,017 53	298,607 68	2,076,278 34
18	44 80	1,765 82	....	....	100,034 85	116,291 36	256,173 80
19	326 00	2,608 80	....	15,000 00	137,139 81	32,879 30	197,286 97
20	683 70	931 31	....	....	102,743 54	31,262 16	148,358 76
21	2,962 52	20,625 90	....	20,000 00	2,222,489 53	444,951 04	2,975,752 45
22	421 88	949 88	....	....	79,375 13	41,937 80	168,097 11
23	346 50	20,081 58	....	125,000 00	1,148,548 50	219,193 31	1,792,741 81
24	835 45	4,163 75	....	....	409,116 74	99,595 89	525,828 58
25	310 00	....	219 26	10,000 00	78,315 70	36,773 48	146,107 45
26	351 00	1,740 63	2,480 72	38,449 43	207,949 88	51,727 23	352,184 84
	27,727 47	107,243 98	77,525 22	324,007 78	8,991,885 27	2,479,499 67	13,613,580 02
	29,787 28	102,455 43	70,085 87	444,355 10	8,420,203 96	2,240,423 91	12,825,627 74

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES

Name of Company	Balance at January 1st, 1943 1	Net Profit 2	Transferred from Reserve Fund and Contingency Reserve 3	Premium on Capital Stock 4	
	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	38,860 80	10,986 82			1
British Mortgage and Trust Corporation of Ontario	60,450 30	90,728 85			2
Brockville Trust and Savings Company	18,350 62	30,906 09			3
Canada Permanent Trust Company	29,082 54	75,620 31			4
Canada Trust Company	76,905 28	60,933 55			5
Capital Trust Corporation, Limited	11,140 95	24,107 19	6,713 65		6
Chartered Trust and Executor Company	133,843 81	95,915 71			7
Crown Trust Company	43,363 17	44,345 26			8
Eastern Trust Company	27,503 47	80,548 25			9
Grey and Bruce Trust and Savings Company		43,040 31			10
Guaranty Trust Company of Canada	3,327 50	22,396 84			11
Guelph Trust Company	80,782 68	18,808 35			12
Industrial Mortgage and Trust Company	40,259 05	40,713 34			13
Lambton Trust Company	22,950 81	13,380 43			14
London and Western Trusts Co., Limited	66,991 80	73,010 42	38,000 00		15
Montreal Trust Company	765,489 04	380,838 70			16
National Trust Company, Limited	595,627 66	298,607 68	x50,000 00		17
Northern Trusts Company	357,372 60	116,291 36			18
Premier Trust Company	*45,599 24	32,879 30		29	19
Prudential Trust Company, Limited	131,454 26	31,262 16			20
Royal Trust Company	1,059,203 32	444,951 04			21
Sterling Trusts Corporation	14,675 28	41,937 80			22
Toronto General Trusts Corporation	614,307 41	219,193 31			23
Trusts and Guarantee Company, Limited	362,997 74	99,595 89			24
Victoria Trust and Savings Company	27,726 59	36,773 48			25
Waterloo Trust and Savings Company	30,373 39	51,727 23			26
Totals	4,567,440 83	2,479,499 67	94,713 65	29	
Totals previous year	4,130,999 85	2,240,423 91	110,000 00	32 29	

* Deficit.

† Transfer to Retirement Fund.

†† Provision for Income tax, not required.

‡‡ Part of Additional Investment Reserve set up now returned.

x Transfer from Employees Benefit Fund.

xx Asset disallowed now returned.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	Amount transferred from Investment Reserves 5	Totals 6	Dividends declared including Bonuses 7	Special transfer to Investment Reserves 8	Transferred to Reserve Fund, and Contingency Fund, 9	Balance as at 31st, December, 1944 10	Totals 11
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	25,000 00	74,847 62	10,000 00	....	50,000 00	14,847 62	74,847 62
2	....	151,179 15	80,000 00	....	....	71,179 15	151,179 15
3	††10,654 16	59,910 87	25,000 00	†2,120 50	10,654 16	22,136 21	59,910 87
4	....	104,702 85	60,000 00	....	....	44,702 85	104,702 85
5	....	137,838 83	60,000 00	....	....	77,838 83	137,838 83
6	....	41,961 79	17,715 00	†3,000 00	10,000 00	11,246 79	41,961 79
7	150,000 00	379,759 52	40,000 00	....	250,000 00	89,759 52	379,759 52
8	....	87,708 43	40,000 00	....	....	47,708 43	87,708 43
9	50,000 00	158,051 72	80,000 00	....	50,000 00	28,051 72	158,051 72
10	....	43,040 31	27,235 00	....	15,805 31	....	43,040 31
11	....	25,724 34	18,058 28	....	2,177 79	5,488 27	25,724 34
12	....	99,591 03	15,125 04	....	....	84,465 99	99,591 03
13	xx5,000 00	85,972 39	38,100 00	....	....	47,872 39	85,972 39
14	....	36,331 24	9,460 50	....	....	26,870 74	36,331 24
15	....	178,002 22	24,274 00	....	100,000 00	53,728 22	178,002 22
16	....	1,146,327 74	256,000 00	†10,000 00	....	880,327 74	1,146,327 74
17	....	944,235 34	240,000 00	....	250,000 00	454,235 34	944,235 34
18	393,562 75	867,226 71	30,000 00	....	600,000 00	237,226 71	867,226 71
19	‡‡25,000 00	12,280 35	24,652 68	....	....	*12,372 33	12,280 35
20	....	162,716 42	....	....	....	162,716 42	162,716 42
21	500,000 00	2,004,154 36	360,000 00	†50,000 00	500,000 00	1,094,154 36	2,004,154 36
22	25,000 00	81,613 08	28,183 37	....	25,000 00	28,429 71	81,613 08
23	....	833,500 72	150,000 00	....	250,000 00	433,500 72	833,500 72
24	....	462,593 63	37,947 50	†7,971 53	....	416,674 60	462,593 63
25	....	64,500 07	32,400 00	....	....	32,100 07	64,500 07
26	....	82,100 62	50,000 00	....	....	32,100 62	82,100 62
	1,184,216 91	8.325,871 35	1,754,151 37	73,092 03	2,113,637 26	4,384,990 69	8,325,871 35
	120,000 00	6,601,456 05	1,623,615 41	101,000 00	309,399 81	4,567,440 83	6,601,456 05

STATEMENT OF GUARANTEED FUND REVENUE OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends Earned					Other Interest Earned	
	On Mortgages on Real Estate	On Collateral Loans	On Bonds and Debentures	On Stocks	On Bank Deposits		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Bankers' Trust Company	....	....	....	....	....	....	1
British Mortgage and Trust Corporation of Ontario	125,681 73	....	76,909 04	71,853 54	420 89	....	2
Brockville Trust and Savings Co.	32,739 99	....	10,590 96	....	....	....	3
Canada Permanent Trust Company	29,270 23	....	2,980 58	....	148 78	....	4
Canada Trust Company	198,973 47	2,193 47	86,561 91	17,340 15	28 62	....	5
Capital Trust Corporation, Limited	186,902 70	....	83,162 45	....	....	....	6
Chartered Trust and Executor Co.	25,345 91	30,498 44	88,930 96	....	121 87	....	7
Crown Trust Company	18,214 47	14,016 84	33,165 77	....	....	....	8
Eastern Trust Company	78,514 44	31,826 42	207,182 96	....	....	....	9
Grey and Bruce Trust and Savings Company	55,243 18	....	107,951 32	8,043 27	2,560 73	....	10
Guaranty Trust Co. of Canada	33,794 46	10,013 97	83,256 58	....	166 41	....	11
Guelph Trust Company	20,159 98	....	3,884 11	....	95	....	12
Industrial Mortgage and Trust Co.	96,510 48	....	70,855 12	10,125 50	....	....	13
Lambton Trust Company	....	....	....	....	....	....	14
London and Western Trusts Co., Limited	100,324 50	1,745 80	36,310 09	1,075 00	113 09	....	15
Montreal Trust Company	3,331 78	178,300 25	342,947 14	32,998 90	15,500 00	......	15
National Trust Company, Limited	470,650 70	4,075 69	444,159 41	15,234 60	230 50	....	17
Northern Trusts Company	4,688 10	....	522 15	....	....	....	18
Premier Trust Company	65,137 83	12,225 17	49,604 53	....	1 65	....	19
Prudential Trust Company, Ltd.	....	....	....	....	....	....	20
Royal Trust Company	....	20,345 59	164,720 78	....	....	....	21
Sterling Trusts Corporation	105,540 60	....	21,082 16	....	536 92	....	22
Toronto General Trusts Corporation	613,031 54	28,962 93	240,773 84	2,988 80	....	....	24
Trusts and Guarantee Company, Limited	272,354 20	3,481 53	109,811 23	4,339 00	....	....	24
Victoria Trust and Savings Co.	197,899 42	483 78	89,399 54	18,725 25	....	....	25
Waterloo Trust and Savings Co.	300,466 41	2,409 01	231,630 68	10,523 61	....	....	26
Totals	3,034,776 12	340,578 89	2,586,393 31	193,247 62	19,830 41	....	
Totals previous year	3,230,504 46	378,612 47	2,134,068 43	159,851 11	19,819 56	3,320 31	

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* Deficit

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Expenditure

	Profit on Sale of Securities	Other Revenue	Total Guaranteed Fund Income	Interest Incurred on		Loss on Sale of Securities	Other Expenses Incurred	Profit Transferred to Company Funds	Tota
				Guaranteed Investment Receipts	Deposits				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	....	....	....	....	....	....	....
2	315 50	....	275,180 70	129,832 65	54,829 05	....	....	90,519 00	275,180 70
3	294 81	....	43,625 76	8,721 22	10,302 47	....	....	24,602 07	43,625 76
4	1,969 75	....	34,369 34	23,095 26	....	....	....	11,274 08	34,369 34
5	20,966 99	346 78	326,411 39	140,953 77	70,662 85	....	27,796 93	86,997 84	326,411 39
6	....	....	270,065 15	126,406 51	40,870 14	3,000 00	....	99,788 50	270,065 15
7	433 43	....	145,330 61	11,475 00	62,601 30	331 72	6,748 06	64,174 53	145,330 61
8	12,816 25	1,247 73	79,461 06	1,229 76	34,275 60	....	....	43,955 70	79,461 06
9	9,295 50	....	326,819 32	221,815 52	....	20 00	....	104,983 80	326,819 32
10	8,072 17	....	181,870 67	93,253 49	36,949 37	....	....	51,667 81	181,870 67
11	....	331 07	127,562 49	45,654 88	33,917 20	....	27 89	47,962 52	127,562 49
12	32 00	....	24,077 04	17,620 36	....	....	....	6,456 68	24,077 04
13	9,826 07	5,298 05	192,615 22	86,659 28	38,795 58	....	....	67,160 36	192,615 22
14	....	....	....	....	....	....	....	....	....
15	3,002 07	....	142,561 55	93,329 62	....	....	9,508 39	39,723 54	142,561 55
16	7,134 05	....	580,212 12	274,150 63	....	....	....	306,061 49	580,212 12
17	....	21,169 09	955,519 99	41,527 82	330,226 38	....	15,319 27	568,446 52	955,519 99
18	....	....	5,210 25	6,674 87	....	....	....	*1,464 62	5,210 25
19	....	92 28	127,061 46	49,443 03	24,483 78	3,653 23	1,173 90	48,307 52	127,061 46
20	....	....	....	....	....	....	....	....	....
21	....	....	185,066 37	....	65,700 68	15,935 24	1,200 00	102,230 45	185,066 37
22	2,887 43	2,124 57	132,171 68	76,479 60	7,055 98	3,285 74	293 27	45,057 09	132,171 68
23	....	....	885,757 11	338,964 30	120,944 34	....	7,984 85	417,863 62	885,757 11
24	1,447 99	2,572 29	394,006 24	213,302 73	38,390 97	4,434 71	5,533 68	132,344 15	394,006 24
25	11,170 61	....	317,678 60	205,373 35	40,269 72	....	....	72,035 53	317,678 60
26	....	....	545,029 71	168,107 91	137,400 64	....	804 04	238,717 12	545,029 71
	89,664 62	33,181 86	6,297,663 83	2,374,071 56	1,147,676 05	30,660 64	76,390 28	2,668,865 30	6,297,663 83
	93,911 10	34,032 51	6,054,119 95	2,322,121 19	1,077,691 44	58,718 20	58,305 29	2,537,283 83	6,054,119 95

Miscellaneous Statements and Summaries

1. MORTGAGES AND AGREEMENTS ON REAL ESTATE CLASSIFIED AS TO PROVINCES.
    - A. Loan Corporations.
    - B. Trust Companies—Company Funds.
    - C. Trust Companies—Guaranteed Funds.
2. COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
    - A. Loan Corporations.
    - B. Trust Companies—Company Funds.
    - C. Trust Companies—Guaranteed Funds.
3. COMPARATIVE SUMMARY OF INCOME AND EXPENDITURES OF LOAN AND TRUST CORPORATIONS.

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Loan

Name of Corporation (a) Farms (b) Urban	* Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
(a) Canada Permanent Mortgage Corporation	164,489 70	1,231,324 67	2,355,313 54	1,995,245 54	1
(b) Canada Permanent Mortgage Corporation	2,328,646 57	98,334 12	174,062 88	583,743 50	2
(a) Central Canada Loan and Savings Company	....	8,191 78	....	7,344 05	3
(b) Central Canada Loan and Savings Company	....	....	....	....	4
(a) Credit Foncier Franco-Canadien	2,637 35	1,317,137 66	2,589,239 14	80,903 61	5
(b) Credit Foncier Franco-Canadien	2,504,229 10	415,550 00	478,423 28	3,867,999 96	6
(a) Guelph and Ontario Investment and Savings Society	....	119,664 35	187,823 87	7,539 01	7
(b) Guelph and Ontario Investment and Savings Society	....	....	34,556 98	....	8
(a) Huron and Erie Mortgage Corporation	....	1,909,950 24	7,289,857 71	1,190,371 28	9
(b) Huron and Erie Mortgage Corporation	869,913 77	89,863 15	91,611 27	241,146 05	10
(a) Lambton Loan and Investment Company	....	....	....	....	11
(b) Lambton Loan and Investment Company	....	....	....	....	12
(a) Midland Loan and Savings Company	....	....	....	....	13
(b) Midland Loan and Savings Company	....	....	....	....	14
(a) Ontario Loan and Debenture Company	....	....	523,776 78	110,637 18	15
(b) Ontario Loan and Debenture Company	639,824 74	279,037 02	99,965 27	140,502 67	16
(b) Peterborough Workingmen's Building Savings Society	....	....	....	....	17
(a) Provident Investment Company	....	....	553 54	....	18
(b) Provident Investment Company	....	....	....	....	19
(a) Real Estate Loan Company of Canada, Limited	....	....	....	2,167 20	20
(b) Real Estate Loan Company of Canada, Limited	12,537 41	5,394 86	....	433,681 03	21
(a) Toronto Mortgage Company	....	....	....	....	22
(b) Toronto Mortgage Company	....	....	....	....	23
(a) Toronto Savings and Loan Company	....	....	....	....	24
(b) Toronto Savings and Loan Company	....	....	....	....	25
Total (a) Farms	167,127 05	4,586,268 70	12,946,564 58	3,394,207 87	
Total (b) Urban	6,355,151 59	888,179 15	878,619 68	5,267,073 21	
Grand Total	6,522,278 64	5,474,447 85	13,825,184 26	8,661,281 08	
Total previous year (a) Farms	208,102 05	6,162,734 88	17,588,919 16	4,976,577 73	
Total previou year (b) Urban	6,495,132 35	1,107,601 95	1,070,802 38	4,283,664 21	
Grand Total previous year	6,703,234 40	7,270,336 83	18,659,721 54	9,260,24 94	

Interest accrued not taken into totals.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

* Includes $4,516.53 in the United States.

AS AT DECEMBER 31st, 1944 — CLASSIFIED AS TO PROVINCES

Corporations

	Totals	Interest due and unpaid	Eastern Provinces				
—			Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	5,746,373 45	100,737 80	540,024 59	....	56,484 46	596,509 05	(Cr.) 1,181 76
2	3,184,787 07	6,837 26	21,868,354 28	5,667,615 70	2,272,559 79	29,808,529 77	(Cr.) 75,192 55
3	15,535 83	....	....	....	....	....	....
4	....	....	71,867 58	....	....	71,867 58	....
5	3,989,917 76	376,238 71	15,311 58	127,074 59	....	142,386 17	2,533 19
6	7,266,202 34	82,391 56	1,734,594 75	12,740,213 27	....	14,474,808 02	89,709 31
7	315,027 23	4,077 79	65,660 58	....	....	65,660 58	290 42
8	34,556 98	....	3,396,201 79	....	....	3,396,201 79	1,568 86
9	10,390,179 23	134,822 50	1,657,776 14	....	....	1,657,776 14	7,104 53
10	1,292,534 24	2,700 79	9,224,132 72	....	....	9,224,132 72	60,781 19
11	....	....	1,325,893 66	....	....	1,325,893 66	3,123 62
12	....	....	*1,302,952 67	....	....	1,302,952 67	8,819 58
13	....	....	161,665 93	....	....	161,665 93	....
14	....	....	2,232,652 79	....	....	2,232,652 79	....
15	634,413 96	39,264 03	278,873 57	....	....	278,873 57	180 87
16	1,159,329 70	3,633 31	10,092,509 16	....	....	10,092,509 16	2,806 67
17	....	....	141,956 58	....	....	141,956 58	2,032 43
18	553 54	....	....	....	....	....	....
19	....	....	3,629 72	....	....	3,629 72	....
20	2,167 20	....	....	....	....	....	....
21	451,613 30	....	388,429 17	....	....	388,429 17	....
22	....	....	3,200 00	....	....	3,200 00	....
23	....	....	3,582,614 75	....	....	3,582,614 75	(Cr.) 6,329 64
24	....	....	57,292 46	....	....	57,292 46	233 49
25	....	....	51,281 91	....	....	51,281 91	201 13
	21,094,168 20	655,140 83	4,105,698 51	127,074 59	56,484 46	4,289,257 56	12,284 36
	13,389,023 63	95,562 92	54,091,177 87	18,407,828 97	2,272,559 79	74,771,566 63	84,396 98
	34,483,191 83	750,703 75	58,196,876 38	18,534,903 56	2,329,044 25	79,060,824 19	96,681 34
	28,936,333 82	1,847,950 65	4,110,739 92	140,044 80	72,996 86	4,323,781 58	44,330 45
	12,957,200 89	110,677 47	55,984,121 51	18,915,353 50	2,100,827 72	77,000,302 73	179,034 38
	41,893,534 71	1,958,628 12	60,094,861 43	19,055,398 30	2,173,824 58	81,324,084 31	223,364 83

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE
Trust Corporations —

Name of Company (a) Farms (b) Urban	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
(b) Bankers' Trust Company	15,000 00				1
(a) British Mortgage and Trust Corporation					2
(b) British Mortgage and Trust Corporation					3
(a) Brockville Trust and Savings Company					4
(b) Brockville Trust and Savings Company					5
(a) Canada Permanent Trust Company		4,410 84	110 16		6
(b) Canada Permanent Trust Company	3,357 57	400 00	10,510 55	1,272 00	7
(a) Canada Trust Company		127,763 47	84,000 26		8
(b) Canada Trust Company	39,749 82				9
(a) Capital Trust Corporation					10
(b) Capital Trust Corporation					11
(a) Chartered Trust and Executor Company					12
(b) Chartered Trust and Executor Company					13
(b) Crown Trust Company					14
(a) Eastern Trust Company					15
(b) Eastern Trust Company					16
(a) Grey and Bruce Trust and Savings Company					17
(b) Grey and Bruce Trust and Savings Company					18
(b) Guaranty Trust Company					19
(a) Guelph Trust Company			23,857 82		20
(b) Guelph Trust Company					22
(a) Industrial Mortgage and Trust Company		38,568 39	113,084 07		21
(b) Industrial Mortgage and Trust Company					23
(a) Lambton Trust Company					24
(b) Lambton Trust Company					25
(a) London and Western Trusts Company		183,682 53	53,845 80	17,120 26	26
(b) London and Western Trusts Company		1,268 50	1,800 00	95,602 18	27
(a) Montreal Trust Company			1,000 00		28
(b) Montreal Trust Company	12,000 00		11,250 00		29
(a) National Trust Company		397,737 90	901,800 02	790,791 79	30
(b) National Trust Company			40,585 95	86,096 55	31
(a) Northern Trusts Company		161,761 66	248,887 98	72,860 23	32
(b) Northern Trusts Company		27,279 04	104,804 82	88,128 94	33
(a) Premier Trust Company		711 50	1,831 27		34
(b) Premier Trust Company					35
(b) Prudential Trust Company Limited		4,195 97			36
(a) Royal Trust Company		1,957 04	163,890 16	612 33	37
(b) Royal Trust Company	191,530 36	8,609 54	600 00	32,029 81	38
(a) Sterling Trusts Corporation		2,048 31	149,918 34		39
(b) Sterling Trusts Corporation			9,972 59		40
(a) Toronto General Trusts Corporation		6,113 37	951,576 14	392,314 38	41
(b) Toronto General Trusts Corporation	27,209 16	49,977 34	104,326 48	43,998 57	42
(a) Trusts and Guarantee Company Limited		122,628 81	118,412 21	82,616 53	43
(b) Trusts and Guarantee Company Limited		4,171 69		77,513 88	44
(a) Victoria Trust and Savings Company			491,890 20		45
(b) Victoria Trust and Savings Company			24,722 93		46
(b) Waterloo Trust and Savings Company					47
Totals (a) Farms		1,047,383 82	3,304,104 43	1,356,315 52	
Totals (b) Urban	288,846 91	95,902 08	308,573 32	424,641 93	
Grand Totals	288,846 91	1,143,285 90	3,612,677 75	1,780,957 45	
Totals (a) Farms previous year		1,338,036 44	3,498,098 02	1,373,014 34	
Totals (b) Urban previous year	311,106 06	28,700 56	332,301 30	373,345 11	
Grand totals previous year	311,106 06	1,366,737 00	3,830,399 32	1,746,359 45	

Interest accrued not taken into totals. Gross totals reported by companies are shown in this schedule.

* Credit

AS AT DECEMBER 31st, 1944 — CLASSIFIED AS TO PROVINCES
Company Funds

			Eastern Provinces				
	Totals	Interest due and unpaid	Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c	$ c.	$ c.	$ c.	$ c	$ c.
1	15,000 00		4,400 00	219,660 00		224,060 00	2,050 34
2			22,207 47			22,207 47	75 18
3			804,083 72			804,083 72	870 67
4			21,891 76			21,891 76	144 90
5			541,710 08			541,710 08	272 45
6	4,521 00	104 34	6,875 00		8,630 28	15,505 28	596 48
7	15,540 12	135 76	391,047 41		37,618 35	428,665 76	1,458 43
8	211,763 73	15,749 60	117,264 05			117,264 05	416 31
9	39,749 82	351 20	378,944 25	301,749 82		680,694 07	466 55
10			2,220 00			2,220 00	
11			276,882 54	41,693 07		318,575 61	167 01
12			22,033 34			22,033 34	
13			209,880 91			209,880 91	223 55
14				267,749 40		267,749 40	920 33
15					34,426 60	34,426 60	
16				15,175 00	457,892 58	473,067 58	
17			100,607 10			100,607 10	2,986 95
18			122,773 66			122,773 66	2,003 54
19			182,175 79			182,175 79	304 02
20	23,857 82		1,000 00			1,000 00	
21			297,235 42			297,235 42	245 42
22	151,652 46	82 12	402,557 66			402,557 66	723 60
23			154,676 80			154,676 80	
24			77,909 03			77,909 03	381 99
25			103,649 63			103,649 63	180 04
26	254,648 59	1,944 70	12,331 35			12,331 35	477 01
27	98,670 68		126,366 55			126,366 55	86 54
28	1,000 00						
29	23,250 00		6,544 75	293,233 53		299,778 28	
30	2,090,329 71	291,927 04	3,957 25			3,957 25	52 50
31	126,682 50	1,129 12	257,575 09	17,900 00		275,475 09	62 52
32	483,509 87	*195 96					
33	220,212 80	450 05	1,789 83			1,789 83	*9 70
34	2,542 77		14,369 20			14,369 20	176 45
35			308,085 21			308,085 21	2,816 83
36	4,195 97			2,044 21		2,044 21	
37	166,459 53	17,710 82					
38	232,769 71		344,389 10	652,677 04	17,356 22	1,014,422 36	1,796 02
39	151,966 65	5,569 03	800 00			800 00	
40	9,972 59		122,858 15			122,858 15	
41	1,350,003 89	73,483 45	21,861 94			21,861 94	17 50
42	225,511 55	2,806 94	576,605 91	83,437 91		660,043 82	1,929 73
43	323,657 55	7,344 99					
44	81,685 57	17 70	143,599 70			143,599 70	654 13
45	491,890 20		108,081 60			108,081 60	934 91
46	24,722 93		288,793 27			288,793 27	188 73
47			248,476 69			248,476 69	
	5,707,803 77	413,720 13	935,966 75		43,056 88	979,023 63	6,983 78
	1,117,964 24	4,890 77	5,892,544 46	1,895,319 98	512,867 15	8,300,731 59	16,696 85
	6,825,768 01	418,610 90	6,828,511 21	1,895,319 98	555,924 03	9,279,755 22	23,680 63
	6,209,148 80	529,424 31	1,009,962 90		30,083 15	1,040,046 05	10,336 64
	1,045,453 03	6,493 35	5,575,465 64	1,747,893 00	523,782 74	7,847,141 38	40,229 54
	7,254,601 83	535,917 66	6,585,428 54	1,747,893 00	553,865 89	8,887,187 43	50,566 18

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Corporations —

Name of Company (a) Farms (b) Urban	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	$ c.	$ c.	$ c.	$ c.	
(a) British Mortgage and Trust Corporation					1
(b) British Mortgage and Trust Corporation					2
(a) Brockville Trust and Savings Company					3
(b) Brockville Trust and Savings Company					4
(b) Canada Permanent Trust Company					5
(a) Canada Trust Company		53,011 99	40,846 19		6
(b) Canada Trust Company	74,762 40		2,446 38		7
(a) Capital Trust Corporation					8
(b) Capital Trust Corporation					9
(a) Chartered Trust and Executor Company					10
(b) Chartered Trust and Executor Company					11
(b) Crown Trust Company					12
(a) Eastern Trust Company					13
(b) Eastern Trust Company					14
(a) Grey and Bruce Trust and Savings Company					15
(b) Grey and Bruce Trust and Savings Company					16
(b) Guaranty Trust Company					17
(a) Guelph Trust Company					18
(b) Guelph Trust Company					19
(a) Industrial Mortgage and Trust Company		7,394 06	47,711 80		20
(b) Industrial Mortgage and Trust Company					21
(a) London and Western Trusts Company		14,151 10	6,596 08	750 15	22
(b) London and Western Trusts Company	120,949 08			208 82	23
(b) Montreal Trust Company					24
(a) National Trust Company		685,054 38	560,420 14	285,455 20	25
(b) National Trust Company		12,721 49	13,502 94	359,391 03	26
(b) Northern Trusts Company		9,989 30	6,930 05	2,700 00	27
(a) Premier Trust Company		755 09	2,617 32		28
(b) Premier Trust Company					29
(b) Sterling Trusts Corpooration					30
(a) Toronto General Trusts Corporation	682 35	203,483 19	2,012,182 55	349,386 33	31
(b) Toronto General Trusts Corporation	681,299 85	204,197 19	542,555 85	269,922 45	32
(a) Trusts and Guarantee Company Limited	128,925 84	209,476 22	94,280 62	66,866 76	33
(b) Trusts and Guarantee Company Limited		60,920 21		126,536 91	34
(a) Victoria Trust and Savings Company			379,166 75		35
(b) Victoria Trust and Savings Company			9,210 83		36
(a) Waterloo Trust and Savings Company			122,488 03		37
(b) Waterloo Trust and Savings Company			8,322 24	68,045 65	38
Totals (a) Farms	129,608 19	1,173,326 03	3,266,309 48	702,458 44	
Totals (b) Urban	877,011 33	287,828 19	582,968 29	826,804 86	
Grand Totals	1,006,619 52	1,461,154 22	3,849,277 77	1,529,263 30	
Totals (a) Farms previous year	132,435 88	1,744,390 82	5,767,574 90	1,225,274 60	
Totals (b) Urban previous year	731,504 47	437,774 53	806,254 62	1,109,127 15	
Grand Totals previous year	863,940 35	2,182,165 35	6,573,829 52	2,334,401 75	

Interest accrued not taken into totals.
Gross totals reported by companies are shown in this schedule.
Where these totals differ from Balance Sheet figures, the difference is due to special reserves.
* Credit.

AS AT DECEMBER 31st, 1944 — CLASSIFIED AS TO PROVINCES

Guaranteed Funds

			Eastern Provinces				
	Totals	Interest due and unpaid	Ontario	Quebec	Maritime	Totals	Interest due and unpaid
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	....	....	76,806 21	....	....	76,806 21	83 15
2	....	....	2,408,802 13	....	....	2,408,802 13	5,299 55
3	....	....	27,761 45	....	....	27,761 45	....
4	....	....	621,019 05	....	....	621,019 05	*385 45
5	....	....	473,708 14	....	....	473,708 14	1,768 56
6	93,858 18	(Cr.) 1,905 03	42,790 78	....	....	42,790 78	812 58
7	77,208 78	455 95	2,132,293 78	1,585,781 68	....	3,718,075 46	18,479 92
8	....	....	4,223 04	....	....	4,223 04	....
9	....	....	3,328,040 30	327,839 82	....	3,655,880 12	7,874 86
10	....	....	21,850 00	....	....	21,850 00	....
11	....	....	459,293 39	....	....	459,293 39	257 63
12	....	....	....	306,251 65	....	306,251 65	882 26
13	....	....	....	....	107,548 82	107,548 82	....
14	....	....	16,418 27	59,300 00	1,225,808 00	1,301,526 27	207 00
15	....	....	215,820 72	....	....	215,820 72	616 45
16	....	....	829,439 01	....	....	829,439 01	1,813 40
17	....	....	509,947 85	....	....	509,947 85	653 77
18	....	....	1,200 00	....	....	1,200 00	....
19	....	....	349,622 68	....	....	349,622 68	107 63
20	55,105 86	....	995,830 07	....	....	995,830 07	9,120 29
21	....	....	528,061 11	....	....	528,061 11	1,402 64
22	21,497 33	365 00	98,670 68	....	....	98,670 68	1,604 65
23	121,157 90	....	1,591,116 50	....	....	1,591,116 50	24,882 26
24	....	....	....	79,662 13	....	79,662 13	....
25	1,530,929 72	86,611 54	14,920 79	....	....	14,920 79	69 00
26	385,615 46	2,429 57	2,769,304 54	540,765 37	....	3,310,069 91	12,131 90
27	19,619 35	17 15	....	....	....	....	....
28	3,372 41	1,713 44	193,024 61	....	....	193,024 61	196 03
29	....	....	713,163 88	....	....	713,163 88	3,113 67
30	....	....	2,040,054 19	....	....	2,040,054 19	368 14
31	2,565,734 42	288,519 16	86,180 06	....	....	86,180 06	304 61
32	1,697,975 34	49,237 37	2,896,462 59	117,747 06	....	3,014,209 65	85,962 45
33	499,549 44	33,582 77	44,945 27	....	....	44,945 27	....
34	187,457 12	2,199 22	4,007,384 83	....	....	4,007,384 83	8,405 41
35	379,166 75	....	401,717 15	....	....	401,717 15	3,373 47
36	9,210 83	....	3,046,988 28	....	....	3,046,988 28	6,089 91
37	122,488 03	....	172,248 78	....	....	172,248 78	1,321 23
38	76,367 89	486 23	4,657,222 97	423,765 15	....	5,080,988 12	6,958 30
	5,271,702 14	408,886 88	2,397,989 61	....	107,548 82	2,505,538 43	17,501 46
	2,574,612 67	54,825 49	33,378,343 49	3,441,112 86	1,225,808 00	38,045,264 35	186,273 81
	7,846,314 81	463,712 37	35,776,333 10	3,441,112 86	1,333,356 82	40,550,802 78	203,775 27
	8,869,676 20	1,254,065 28	2,438,435 46	3,190 00	131,759 68	2,573,385 14	22,333 99
	3,084,660 77	142,094 79	34,792,933 08	4,294,897 67	1,097,348 03	40,185,178 78	319,178 74
	11,954,336 97	1,396,160 07	37,231,368 54	4,298,087 67	1,229,107 71	42,758,563 92	341,512 73

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1939		1940		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS					
	$ c.	%	$ c.	%	
Office premises	6,502,000 00	3.21	6,399,814 17	3.20	1
Real Estate held for sale	11,730,829 85	5.78	12,020,084 82	6.01	2
Mortgages on real estate	143,027,783 82	70.57	139,156,907 90	69.59	3
Loans on stocks and bonds	259,227 86	.14	220,448 02	.11	4
†Dominion, Provincial and United Kingdom bonds	12,231,011 25	6.03	13,938,321 78	6.97	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest	4,426,537 85	2.18	4,459,509 40	2.23	6
Canadian Municipalities, etc.	3,180,318 86	1.57	2,811,477 17	1.41	7
All other bonds	1,755,816 15	.87	1,885,140 49	.94	8
Stocks	10,208,318 31	5.04	10,274,080 37	5.14	9
Cash	8,367,743 27	4.13	7,818,214 54	3.92	10
All other assets	972,296 94	.48	966,931 61	.48	11
Total Assets	202,661,884 16	100.00	199,950,930 27	100.00	
LIABILITIES					
To the Public					
Debentures payable in Canada	75,703,595 52	....	75,864,488 99	....	12
Debentures payable elsewhere	25,075,446 83	....	23,595,108 51	....	13
Deposits	35,444,125 84	....	34,205,521 09	....	14
Money borrowed from banks and elsewhere	89,195 97	....	106,701 73	....	15
Dividends declared and unpaid	496,333 77	....	445,886 19	....	16
All other liabilities	11,384,721 18	....	11,371,927 77	....	17
Total	148,193,419 11	73.12	145,589,634 28	72.82	
To Shareholders					
Capital Stock, Permanent	33,623,087 19	....	33,623,087 19	....	18
Capital Stock, Terminating	147,494 61	....	145,784 44	....	19
Reserve Fund and Contingency Reserve	18,583,788 49	....	18,605,089 79	....	20
Profit and loss	2,114,094 76	....	1,987,334 57	....	21
Total	54,468,465 05	26.88	54,361,295 99	27.18	
Grand Total to the Public and Shareholders	202,661,884 16	100.00	199,950,930 27	100.00	
Capital Stock					
Capital subscribed	38,048,687 19	....	38,400,000 00	....	22
Capital paid in cash	33,770,581 80	....	33,768,871 63	....	23

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† 1941, 1942, 1943 and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF LOAN CORPORATIONS

	1941		1942		1943		1944	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	6,280,526 63	3.18	6,095,920 00	3.13	5,922,561 00	2.99	5,790,780 16	2.86
2	10,989,303 46	5.55	9,616,752 12	4.94	8,713,939 19	4.38	6,010,410 06	2.96
3	134,937,653 91	68.18	129,482,723 45	66.55	120,619,644 37	60.59	110,532,938 33	54.68
4	192,841 37	.10	514,921 58	.26	412,043 85	.21	422,304 24	.22
5	12,816,664 45	6.47	15,731,129 62	8.09	28,493,728 29	14.32	39,253,499 53	19.42
6	6,883,105 87	3.48	7,716,938 54	3.97	7,674,627.56	3.85	7,264,390 43	3.59
7	2,816,628 19	1.42	2,807,821 82	1.44	2,771,409 53	1.39	3,057,852 62	1.52
8	2,452,416 79	1.24	2,608,102 27	1.34	2,715,321 07	1.36	2,863,123 29	1.42
9	10,476,948 29	5.29	10,647,917 69	5.47	11,282,232 55	5.67	13,101,982 88	6.48
10	9,112,732 75	4.60	8,339,226 20	4.28	9,622,396 50	4.83	13,094,130 87	6.48
11	946,368 38	.49	1,025,377 27	.53	827,969 35	.41	753,319 81	.37
	197,905,190 09	100.00	194,586,830 56	100.00	199,055,873 26	100.00	202,144,732 22	100.00
12	75,106,652 98	....	74,222,203 37	....	74,737,472 43	....	73,391,300 48	....
13	21,689,154 40	....	20,032,818 80	....	17,972,442 04	....	15,855,579 04	....
14	34,701,748 15	....	33,439,113 76	....	37,381,501 81	....	44,384,061 23	....
15	97,443 93	....	109,680 87	....	101,172 26	....	87,363 52	....
16	700,529 17	....	952,059 51	....	1,192,463 19	....	1,689,546 89	....
17	11,184,973 04	....	11,269,166 43	....	12,866,631 66	....	14,179,556 80	....
	143,480,501 67	72.50	140,025,042 74	71.96	144,251,683 39	72.47	149,587,407 96	74.00
18	33,623,087 19	....	33,623,087 19	....	33,623,087 19	....	31,849,117 19	....
19	129,542 86	....	152,349 58	....	166,075 07	....	191,197 45	....
20	18,626,508 96	....	18,646,791 33	....	18,672,106 87	....	18,067,785 21	....
21	2,045,549 41	....	2,139,559 72	....	2,342,920 74	....	2,449,224 41	....
	54,424,688 42	27.50	54,561,787 82	28.04	54,804,189 87	27.53	52,557,324 26	26.00
	197,905,190 09	100.00	194,586,830 56	100.00	199,055,873 26	100.00	202,144,732 22	100.00
22	38,002,327 19	....	38,026,827 19	....	37,258,737 19	....	36,298,597 19	....
23	33,752,630 05	....	33,775,436 77	....	33,789,162 26	....	32,040,314 64	....

COMPARATIVE SUMMARY OF ASSETS AND

Company

Assets and Liabilities	1939		1940		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS	$ c.	%	$ c.	%	
Office premises	6,018,711 14	9.69	5,590,275 63	9.49	1
Real estate held for sale	9,367,357 75	15.08	9,411,047 33	15.99	2
Mortgages on real estate	12,947,551 00	20.85	13,252,238 84	22.50	3
Loans on stocks and bonds	3,005,650 01	4.84	1,929,230 40	3.28	4
†Dominion, Provincial and United Kingdom Bonds	6,803,108 24	10.96	6,468,331 35	10.99	5
††Bonds guaranteed by Dominion and Provincial Governments, including interest	1,512,399 32	2.43	1,404,582 36	2.39	6
Canadian Municipalities, School Districts and Rural Telephone debentures	1,757,085 41	2.83	1,653,415 61	2.80	7
All other bonds	7,487,843 12	12.11	6,570,398 61	11.17	8
Stocks	7,486,305 78	12.05	7,244,470 54	12.30	9
Cash	1,991,362 22	3.20	2,310,287 61	3.90	10
All other assets	3,712,654 96	5.96	3,058,581 95	5.19	11
Total Assets	62,090,028 95	100.00	58,892,860 23	100.00	
LIABILITIES					
To the Public					
Money borrowed from banks and elsewhere	10,986,447 51	....	9,027,365 59	....	12
Dividends declared and unpaid	420,386 68	....	389,740 21	....	13
All other liabilities	3,900,003 73	....	4,369,876 51	....	14
Total	15,306,837 92	24.65	13,786,982 31	23.41	
To Shareholders					
Capital Stock Permanent	28,175,602 10	....	26,757,599 79	....	15
Reserve Fund and Contingency Reserve	14,979,500 83	....	14,702,159 96	....	16
Profit and Loss	3,628,088 10	....	3,646,118 17	....	17
Total	46,783,191 03	75.35	45,105,877 92	76.59	
Grand Total	62,090,028 95	100.00	58,892,860 23	100.00	
Capital Stock					
Capital subscribed	29,029,270 00	....	27,425,820 00	....	18
Capital paid in cash	28,175,602 10	....	26,757,599 79	....	19

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† 1941, 1942, 1943, and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1941		1942		1943		1944	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	5,430,229 55	8.86	5,300,975 17	8.56	5,185,176 02	8.42	5,212,401 20	8.30
2	8,379,243 86	13.68	6,952,086.59	11.23	5,245,656 38	8.52	3,172,077 61	5.05
3	13,871,067 38	22.65	14,287,635 93	23.08	14,086,716 29	22.89	14,497,966 46	23.10
4	2,468,020 65	4.03	3,855,770 20	6.23	3,695,398 49	6.00	4,834,864 89	7.70
5	6,250,471 42	10.22	7,094,422 30	11.46	9,921,802 87	16.13	11,560,967 29	18.45
6	4,088,737 45	6.68	4,039,096 53	6.52	3,912,132 88	6.37	3,547,875 13	5.65
7	1,623,386 09	2.65	1,423,645 26	2.30	1,397,853 80	2.29	1,363,854 00	2.17
8	6,473,081 78	10.57	6,629,607 11	10.72	4,860,227 65	7.91	4,836,776 03	7.70
9	6,499,495 08	10.62	6,779,433 16	10.95	7,189,996 53	11.69	8,166,954 05	13.04
10	3,052,046 17	4.98	2,606,952 01	4.21	2,847,426 40	4.62	2,384,493 80	3.79
11	3,097,095 39	5.06	2,932,127 10	4.74	3,175,654 82	5.16	3,173,633 26	5.05
	61,232,874 82	100.00	61,901,751 36	100.00	61,518,042 13	100.00	62,751,863 72	100.00
12	10,848,312 40	....	11,728,961 86	....	10,039,023 81	....	8,707,424 44	....
13	398,386 23	....	378,053 23	....	388,852 12	....	444,125 96	....
14	4,833,238 72	....	4,145,069 18	....	4,946,779 51	....	5,225,933 12	....
	16,079,937 35	26.24	16,252,084 27	26 25	15,374,655 41	24.99	14,377,483 52	22.91
15	26,834,413 59	....	26,835,806 04	....	26,836,935 27	....	26,918,207 48	....
16	14,543,967 82	....	14,682,861 20	....	14,739,010 59	....	17,071,182 03	....
17	3,774,556 06	....	4,130,999 85	....	4,567,440 83	....	4,384,990 69	....
	45,152,937 47	73.76	45,649,667 09	73.75	46,143,386 69	75.01	48,374,380 20	77.09
	61,232,874 82	100.00	61,901,751 36	100.00	61,518,042 13	100.00	62,751,863 72	100.00
18	26,930,770 00	....	27,426,320 00	....	27,426,320 00	....	27,926,320 00	....
19	26,834,413 59	....	26,835,806 04	....	26,836,935 27	....	26,918,207 48	....

COMPARATIVE SUMMARY OF ASSETS AND

Guaranteed

Assets and Liabilities	1939		1940		
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	
ASSETS	$ c.	%	$ c.	%	
Mortgages on real estate	69,772,961 95	49.05	66,869,417 50	49.23	1
Loans on stocks and bonds	18,613,584 92	13.11	14,973,924 80	11.02	2
†Dominion, Provincial and United Kingdom Bonds	21,169,547 16	14.89	24,362,768 69	17.93	3
††Bonds guaranteed by Dominion and Provincial Governments, including interest	5,990,996 62	4.21	5,697,345 80	4.19	4
Canadian Municipalities, etc	8,549,875 47	6.01	8,115,404 13	5.98	5
All other bonds and stocks	8,629,641 82	6.07	9,076,375 33	6.68	6
Cash	8,764,090 40	6.16	6,328,290 92	4.65	7
All other assets	716,067 58	.50	420,392 73	.32	8
Total Assets	142,156,765 92	100.00	135,843,919 90	100.00	
LIABILITIES					
Deposits	59,794,059 81	42.06	57,116,959 65	42.04	9
Specific Guaranteed Funds	10,864,260 49	7.63	10,437,166 44	7.69	10
General Guaranteed Funds	71,380,538 93	50.23	68,070,462 76	50.11	11
Due to Company Funds	117,906 69	.08	219,331 05	.16	12
Total Liabilities	142,156,765 92	100.00	135,843,919 90	100.00	
Estates, Trusts and Agency Funds	2,438,277,155 68	....	2,439,187,558 43	....	

† 1941, 1942, 1943 and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1941		1942		1943		1944	
	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
	$ c.	%	$ c.	%	$ c.	%	$ c.	%
1	63,350,098 54	45.72	60,130,661 17	44.37	54,504,952 39	37.96	48,416,787 82	30.44
2	12,521,238 71	9.03	11,725,200 81	8.65	10,275,188 26	7.16	10,012,375 91	6.29
3	22,582,328 23	16.29	29,163,901 96	21.52	43,201,981 46	30.09	63,244,732 86	39.77
4	12,215,603 61	8.82	11,377,615 61	8.39	10,939,047 58	7.62	11,095,405 61	6.98
5	7,722,884 99	5.57	6,955,812 15	5.13	7,097,637 78	4.95	6,322,753 72	3.99
6	9,731,501 14	7.03	8,283,768 70	6.12	10,100,433 61	7.04	10,310,938 05	6.48
7	10,236,244 46	7.38	7,684,577 74	5.68	7,298,530 41	5.08	9,498,457 58	5.99
8	228,732 52	.16	180,180 52	.14	143,332 52	.10	108,132 52	.06
	138,588,632 20	100.00	135,501,718 66	100.00	143,561,104 01	100.00	159,009,584 07	100.00
9	58,977,726 82	42.56	55,033,282 91	40.61	59,504,909 16	41.45	69,485,483 10	43.69
10	10,210,425 75	7.36	8,977,711 41	6.62	9,951,029 88	6.93	10,238,448 72	6.43
11	69,234,840 25	49.96	71,325,396 70	52.64	74,071,559 92	51.59	79,279,153 97	49.85
12	165,639 38	.12	165,327 64	.13	33,605 05	.03	6,498 28	.03
	138,588,632 20	. 100.00	135,501,718 66	100.00	143,561,104 01	100.00	159,009,584 07	100.00
	2,448,877,618 83	....	2,483,210,468 39	....	2,571,269,015 78	....	2,649,369,417 55	....

COMPARATIVE SUMMARY

Income	1941				
	Loan Corporations	Trust Companies	Totals	Loan Corporations	
	$ c.	$ c.	$ c.	$ c.	
Rents earned	199,056 78	79,409 52	278,466 30	235,432 10	1
Interest earned on mortgages, bonds, stocks, etc.	8,877,127 52	1,902,426 49	10,779,554 01	8,650,535 82	2
Profit on sale of securities and real estate	223,707 23	75,701 15	299,408 38	280,705 10	3
Amount transferred from Investment Reserve*	5,000 00	....	5,000 00	5,000 00	4
Profit in Guaranteed Funds	....	2,258,634 64	2,258,634 64	....	5
Agency fees and commissions earned	42,092 79	7,236,893 93	7,278,986 72	36,009 37	6
All other revenue for year	559,453 61	262,986 79	822,440 40	835,651 91	7
Totals	9,906,437 93	11,816,052 52	21,722,490 45	10,043,334 30	
Expenditure					
Interest incurred during the year	3,995,398 99	30,747 43	4,026,146 42	3,854,660 52	8
Loss on sale of securities and real estate	64,252 09	79,535 97	143,788 06	171,043 43	9
Amount by which Ledger values of assets were written down	184,482 38	128,541 24	313,023 62	208,700 45	10
Licenses and taxes other than taxes on real estate	817,213 17	1,301,330 85	2,118,544 02	773,911 68	11
Commissions	....	68,529 34	68,529 34	....	12
Transferred to Investment Reserves	731,921 56	233,750 80	965,672 36	892,765 56	13
All other expenses	2,016,018 04	8,034,524 00	10,050,542 04	2,039,912 44	14
Profit and Loss	2,097,151 70	1,939,092 89	4,036,244 59	2,102,340 22	15
Totals	9,906,437 93	11,816,052 52	21,722,490 45	10,043,334 30	

*Including assets written up.

OF INCOME AND EXPENDITURE

	1942		1943			1944		
	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	78,964 65	314,396 75	238,014 13	99,196 29	337,210 42	238,058 53	97,873 44	335,931 97
2	1,966,692 91	10,617,228 73	8,961,693 83	2,221,908 87	11,183,602 70	9,100,105 35	2,527,530 32	11,627,635 67
3	88,920 58	369,625 68	222,488 40	295,575 86	518,064 26	723,269 67	161,786 23	885,055 90
4	24,296 63	29,296 63	60,269 35	41,310 54	101,579 89	....	13,495 69	13,495 69
5	2,275,245 00	2,275,245 00	....	2,537,283 83	2,537,283 83	....	2,668,865 30	2,668,865 30
6	7,372,781 32	7,408,790 69	48,806 43	7,309,009 64	7,357,816 07	48,375 17	7,806,482 81	7,854,857 98
7	237,877 27	1,073,529 18	1,013,352 32	321,342 71	1,334,695 03	1,037,228 96	337,546 23	1,374,775 19
	12,044,778 36	22,088,112 66	10,544,624 46	12,825,627 74	23,370,252 20	11,147,037 68	13,613,580 02	24,760,617 70
8	36,081 00	3,890,741 52	*3,790,560 10	84,326 84	3,874,886 94	3,838,324 36	81,234 46	3,919,558 82
9	158,087 00	329,130 43	167,561 55	168,932 33	336,493 88	377,158 99	48,518 04	425,677 03
10	83,214 43	291,914 88	377,490 11	104,406 78	481,896 89	521,895 52	121,935 02	643,830 54
11	1,163,978 53	1,937,890 21	1,023,453 48	1,292,892 95	2,316,346 43	775,551 70	1,488,974 56	2,264,526 26
12	40,236 18	40,236 18	....	70,085 87	70,085 87	....	77,525 22	77,525 22
13	294,930 72	1,187,696 28	916,794 14	444,355 10	1,361,149 24	1,375,965 81	324,007 78	1,699,973 59
14	8,254,728 78	10,294,641 22	2,058,631 11	8,420,203 96	10,478,835 07	2,073,236 54	8,991,885 27	11,065,121 81
15	2,013,521 72	4,115,861 94	2,210,133 97	2,240,423 91	4,450,557 88	2,184,904 76	2,479,499 67	4,664,404 43
	12,044,778 36	22,088,112 66	10,544,624 46	12,825,627 74	23,370,252 20	11,147,037 68	13,613,580 02	24,760,617 70

AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS

FOR THE YEAR 1941

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.39	5.21	5.07
Collateral Loans	5.23	7.15	4.23
Bonds and Debentures	3.68	2.97	3.25
Stocks	4.86	4.91	5.06
Average rate paid on:			
Deposits	1.90	....	1.64
Debentures and Debenture Stocks or G. I. R's	3.73	....	2.92
Average rate of dividends, including bonuses	6.01	6.32	....

FOR THE YEAR 1942

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.47	5.40	5.05
Collateral Loans	4.99	5.69	3.81
Bonds and Debentures	3.51	3.28	3.38
Stocks	4.46	4.26	4.69
Average rate paid on:			
Deposits	1.88	....	1.82
Debentures and Debenture Stocks or G. I. R's	3.73	....	2.79
Average rate of dividends including bonuses	6.00	6.09	....

FOR THE YEAR 1943

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.72	5.73	5.54
Collateral Loans	3.24	5.09	3.82
Bonds and Debentures	2.92	3.15	3.31
Stocks	5.12	4.32	4.22
Average rate paid on:			
Deposits	1.72	....	1.81
Debentures and Debenture Stocks or G. I. R's	3.43	....	2.76
Average rate of dividends, including bonuses	5.93	6.05	....

FOR THE YEAR 1944

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	6.09	6.48	6.08
Collateral Loans	3.38	4.73	3.54
Bonds and Debentures	2.87	3.24	3.07
Stocks	4.89	4.33	3.05
Average rate paid on:			
Deposits	1.65	....	1.73
Debentures and Debenture Stocks or G. I. R's	3.43	....	2.71
Average rate of dividends, including bonuses	5.93	6.51	....

PERCENTAGE OF NET REVENUE TO CAPITAL INVESTMENT, PERCENTAGE OF ADMINISTRATIVE EXPENSE TO GROSS REVENUE

	1941		1942		1943		1944	
	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Capital Stock	33,752,630 05	26,834,413 59	33,775,436 77	26,835,806 04	33,789,162 26	26,836,935 27	32,040,314 64	26,918,207 48
Reserve Funds	18,626,508 96	14,543,967 82	18,646,791 33	14,682,861 20	18,672,106 87	14,739,010 59	18,067,785 21	17,071,182 03
Profit and Loss Account	2,045,549 41	3,774,556 06	2,139,559 72	4,130,999 85	2,342,920 74	4,567,440 83	2,449,224 41	4,384,990 69
Total Capital Investment	54,424,688 42	45,152,937 47	54,561,787 82	45,649,667 09	54,804,189 87	46,143,386 69	52,557,324 26	48,374,380 20
Net Profit Transferred	2,097,151 70	1,939,092 89	2,102,340 22	2,013,521 72	2,210,133 97	2,240,423 91	2,184,904 76	2,479,499 67
Add amount by which Assets were written down and amount transferred to Investment Reserves	916,403 94	362,292 04	1,101,466 01	378,145 15	1,294,284 25	548,761 88	1,897,861 33	445,942 80
Total Net Revenue	3,013,555 64	2,301,384 93	3,203,806 23	2,391,666 87	3,504,418 22	2,789,185 79	4,082,766 09	2,925,442 47
Percentage of Net Revenue to Capital Investment	5.54	5.09	5.87	5.23	6 39	6 04	7 76	6 05
Gross Revenue for Year	9,906,437 93	11,816,052 52	10,043,334 30	12,044,778 36	10,544,624 46	12,825,627 74	11,147,037 68	13,613,580 02
Administrative Expenses	2,016,018 04	8,034,524 00	2,039,912 44	8,254,728 78	2,058,631 11	8,420,203 96	2,073,236 54	8,991,885 27
Percentage of Administrative Expense to Gross Revenue	20.35	67.99	20.31	68.50	19 52	65 65	18 59	66 05

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

DECEMBER 31st, 1944, and JUNE 30th, 1945

Pursuant to Sections 49 or 19 (3) of the Loan and Trust Corporations Act.

Sec. 49. Every loan company receiving deposits shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada less any incumbrances thereon and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of any moneys payable to the company on demand the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this section mentioned as the said amounts stood at the end of the last preceding month, and stating that the same were at the date mentioned in such return on hand and available for depositors.

Sec. 19.—(3) Every trust company receiving deposits in the manner authorized by subsection 3 of section 19 shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit, and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada, less any incumbrances thereon, and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon, and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of moneys payable to the company on demand, the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this subsection mentioned, as the said amounts stood at the end of the last preceding month, and including in such statement all such cash and securities and loans as defined in this subsection, whether owned by the company or held by it as guaranteed investments under the provision of subsection 2 of section 17, or subsection 4 of section 18, and stating that the same were at the date mentioned in such return on hand and available for depositors.

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF DECEMBER 31st, 1944

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors: Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5	Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	21,360,489 57	3,740,961 98	14,413,446 76	705,975 62	184,580 77	19,044,965 13	89.16
Guelph and Ontario Investment and Savings Society	1,641,658 95	396,616 51	1,347,081 04	34,228 07	2,932 48	1,782,858 10	108.61
Huron and Erie Mortgage Corporation	15,201,964 76	2,304,853 53	12,727,553 83	25,000 00	....	15,057,407 36	99.05
Lambton Loan and Investment Company	1,374,443 67	305,878 46	833,422 25	99,806 15	....	1,239,106 86	90.15
Midland Loan and Savings Company	477,551 72	211,007 90	720,461 13	5,440 00	....	936,909 03	196.19
Ontario Loan and Debenture Company	4,168,718 69	446,710 49	6,112,377 62	125,717 02	6,069 83	6,690,874 96	160.50
Toronto Mortgage Company	127,763 14	132,832 64	736,894 10	40,623 39	....	910,350 13	712.53
British Mortgage and Trust Corporation of Ontario	3,380,535 98	331,370 54	2,968,735 50	65,115 25	....	3,365,221 29	99.55
Brockville Trust and Savings Company	652,430 29	* 10,969 12	380,530 94	29,839 61	305 00	399,706 43	61.26
Canada Trust Company	3,279,589 36	302,987 27	2,722,950 36	....	30,759 38	3,056,697 01	93.20
Capital Trust Corporation, Limited	2,815,698 72	263,480 25	3,043,638 74	156,265 29	156,054 00	3,619,438 28	128.54
Chartered Trust and Executor Company	5,304,029 88	1,351,779 84	2,927,346 63	399,847 52	739,522 86	5,418,496 85	102.16
Crown Trust Company	1,733,385 37	538,222 99	935,000 00	....	....	1,473,222 99	85.56
Eastern Trust Company	1,271,428 54	163,794 16	4,701,155 13	713,270 30	....	5,578,219 59	438.73
Grey and Bruce Trust and Savings Company	2,256,733 73	345,735 27	2,772,178 15	335,924 97	50,026 06	3,503,864 45	155.26
Guaranty Trust Company of Canada	2,051,063 43	95,251 39	2,029,667 25	746,312 07	295,142 15	3,166,372 86	154.37
Industrial Mortgage and Trust Company	1,950,027 11	262,325 89	2,254,061 98	130,488 09	....	2,646,875 96	135.73
National Trust Company, Limited	20,877,798 11	2,143,087 30	14,660,065 15	370,277 80	36,000 00	17,209,430 25	82.43
Premier Trust Company	1,588,135 79	55,575 16	1,932,985 38	....	75,728 48	2,064,289 02	129.98
Sterling Trusts Corporation	531,304 19	134,072 19	537,211 35	201,132 73	1,370 28	873,786 55	164.46
Toronto General Trusts Corporation	7,942,078 80	1,505,231 30	7,780,866 86	1,321,330 30	1,612,768 92	12,220,197 38	153.86
Trusts and Guarantee Company, Limited	3,119,421 67	694,031 30	2,659,054 08	208,772 60	26,097 41	3,587,955 39	115.02
Victoria Trust and Savings Company	2,189,455 99	379,115 56	2,286,454 09	415,024 94	36,064 51	3,116,659 10	142.35
Waterloo Trust and Savings Company	9,756,391 97	1,080,568 95	7,075,878 03	491,999 97	46,047 85	8,694,494 80	89.11
Totals	115,052,099 43	17,176,521 75	98,559,016 35	6,622,391 69	3,299,469 98	125,657,399 77	109.22
Totals for same quarter previous year	97,903,364 12	14,449,254 56	70,918,378 04	7,217,505 60	2,266,941 52	94,852,079 72	96.88

*Overdraft

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF JUNE 30th, 1945

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors				Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
		Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5		
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Canada Permanent Mortgage Corporation	22,590,273 68	2,599,510 31	18,006,212 00	473,378 60	149,043 10	21,228,144 01	93.97
Guelph and Ontario Investment and Savings Society	1,786,380 65	326,322 97	1,597,081 04	34,228 07	4,116 84	1,961,748 92	109.82
Huron and Erie Mortgage Corporation	16,566,276 60	3,872,628 89	13,767,658 57	25,000 00	....	17,665,287 46	106.63
Lambton Loan and Investment Company	1,408,498 89	291,153 31	958,812 50	98,685 50	....	1,348,651 31	95.75
Midland Loan and Savings Company	521,486 39	170,442 99	720,489 74	26,910 93	....	917,843 66	176.01
Ontario Loan and Debenture Company	4,386,416 70	40,898 79	6,719,085 65	125,228 36	1,455 81	6,886,668 61	157.00
Toronto Mortgage Company	158,444 99	46,433 90	799,859 36	40,623 39	....	886,916 65	559.76
British Mortgage and Trust Corporation of Ontario	3,619,029 53	99,554 32	3,986,877 00	62,526 70	....	4,148,958 02	114.64
Brockville Trust and Savings Company	747,283 00	* 23,258 95	410,120 20	29,788 59	150 00	416,799 84	55.76
Canada Trust Company	3,463,522 75	184,468 14	3,181,880 62	....	86,425 05	3,452,773 81	99.69
Capital Trust Corporation, Limited	3,069,300 36	156,835 85	3,649,024 19	128,730 56	4,398 00	3,938,988 60	128.34
Chartered Trust and Executor Company	4,819,440 36	167,986 63	2,964,748 45	377,082 65	1,219,969 80	4,729,787 53	98.14
Crown Trust Company	2,037,558 50	105,413 72	1,709,360 00	....	....	1,814,773 72	89.06
Eastern Trust Company	1,386,524 76	138,132 23	4,272,552 08	759,583 05	....	5,170,267 36	372.89
Grey and Bruce Trust and Savings Company	2,309,321 03	427,162 55	2,885,678 89	438,480 34	52,440 08	3,803,761 86	164.71
Guaranty Trust Company of Canada	2,491,361 56	195,203 38	2,409,630 75	842,583 04	255,391 19	3,702,808 36	148.62
Industrial Mortgage and Trust Company	2,051,591 42	242,467 32	2,421,818 97	177,099 33	....	2,841,385 62	138.48
National Trust Company, Limited	21,653,700 18	19,290 90	18,774,198 06	355,484 60	36,000 00	19,184,973 56	88.59
Premier Trust Company	1,881,372 34	134,928 25	2,051,326 61	....	82,094 17	2,268,349 03	120.56
Sterling Trusts Corporation	646,512 92	142,503 88	612,869 89	199,003 99	27,052 45	981,430 21	151.80
Toronto General Trusts Corporation	8,859,060 78	880,241 72	10,362,068 85	1,327,843 12	768,012 69	13,338,166 38	150.56
Trusts and Guarantee Company, Limited	3,640,798 25	341,281 53	3,544,646 15	217,840 74	19,408 50	4,123,176 92	113.25
Victoria Trust and Savings Company	2,418,870 60	259,820 54	2,083,696 76	470,271 66	39,868 63	2,853,657 59	117.97
Waterloo Trust and Savings Company	11,336,618 82	716,418 33	9,524,512 10	442,175 92	48,636 97	10,731,743 32	94.66
Totals	123,849,645 06	11,535,841 50	117,414,208 43	6,652,549 14	2,794,463 28	138,397,062 35	111.74
Totals for same quarter previous year	104,531,561 75	9,166,282 24	86,723,351 76	7,001,209 78	3,991,065 76	106,881,909 54	102.25

*Debit

LIST OF

LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page	Name of Company	Chief Office in Ontario	
3	Canada Permanent Mortgage Corporation	Toronto	1
7	Central Canada Loan and Savings Company	Toronto	2
11	Credit Foncier Franco-Canadien	Toronto	3
15	Guelph and Ontario Investment and Savings Society	Guelph	4
19	Huron and Erie Mortgage Corporation	London	5
23	Lambton Loan and Investment Company	Sarnia	6
27	Midland Loan and Savings Company	Port Hope	7
30	Ontario Loan and Debenture Company	London	8
43	Peterborough Workingmen's Building and Savings Society	Peterborough	9
49	Provident Investment Company	Toronto	10
34	Real Estate Loan Company of Canada, Limited	Toronto	11
37	Toronto Mortgage Company	Toronto	12
52	Toronto Savings and Loan Company	Peterborough	13

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	Charles S. Robertson	E. D. Gooderham	1st March, 1855
2	W. J. Hastie	G. A. Morrow	7th March, 1884
3	*John Barnett	Comte Cahen-d'Anvers	24th July, 1880
4	H. L. Benallick	J. R. Howitt, K.C.	19th January, 1876
5	M. Aylsworth	M. Aylsworth	18th March, 1864
7	G. C. Norsworthy	Chester H. Belton	27th March, 1847
6	Walter J. Helm	S. R. Caldwell	5th July, 1872
8	Thomas H. Main	Archibald McPherson	26th September, 1870
9	John R. Corkery	Frederick J. Overend	17th January, 1889
10	A. H. Cox	A. H. Cox	3rd November, 1893
11	C. A. Morris	Dr. M. A. MacKenzie	17th September, 1879
12	Walter Gillespie	Gerard B. Strathy, K.C.	15th December, 1899
13	G. H. Thompson	W. J. Hastie	15th June, 1885

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
57	Bankers' Trust Company	Toronto	1
—	*British Empire Trust Company, Limited	Toronto	2
60	British Mortgage and Trust Corporation of Ontario	Stratford	3
64	Brockville Trust and Savings Company	Brockville	4
68	Canada Permanent Trust Company	Toronto	5
73	Canada Trust Company	London	6
78	Capital Trust Corporation	Ottawa	7
82	Chartered Trust and Executor Company	Toronto	8
87	Crown Trust Company	Toronto	9
91	Eastern Trust Company	Toronto	10
95	Grey and Bruce Trust and Savings Company	Owen Sound	11
99	Guaranty Trust Company of Canada	Windsor	12
103	Guelph Trust Company	Guelph	13
107	Industrial Mortgage and Trust Company	Sarnia	14
112	Lambton Trust Company	Sarnia	15
115	London and Western Trusts Company, Limited	London	16
120	Montreal Trust Company	Toronto	17
125	National Trust Company, Limited	Toronto	18
130	Northern Trusts Company	Toronto	19
134	Premier Trust Company	Toronto	20
139	Prudential Trust Company, Limited	Toronto	21
143	Royal Trust Company	Toronto	22
148	Sterling Trusts Corporation	Toronto	23
152	Toronto General Trusts Corporation	Toronto	24
158	Trusts and Guarantee Company, Limited	Toronto	25
163	Victoria Trust and Savings Company	Lindsay	26
174	Waterloo Trust and Savings Company	Kitchener	27

* The business in Ontario of The British Empire Trust Company, Limited is limited to the acceptance of trusteeship for bond and debenture issues of other corporations.

COMPANIES

	Manager, Secretary or *Chief Agent †Joint General Managers	President	When Incorporated	
1	*R. L. Crombie	R. P. Jellett	20th May,	1905
2	A. J. Mitchell & Co., Limited	J. Davidson	30th April,	1902
3	W. H. Gregory	Hon. Nelson Monteith	5th October,	1877
4	L. C. Dargavel	J. Gill Gardner	11th May,	1885
5	T. D'Arcy Leonard K.C.,	E. D. Gooderham	7th March,	1913
6	M. Aylsworth	M. Aylsworth	23rd July,	1894
7	E. L. Parent	T. D'Arcy McGee, K.C.	1st April,	1912
8	John J. Gibson, L.L.D.	Rolph R. Corson	20th July,	1905
9	*Howard A. Eaton	R. W. Steele	9th May,	1909
10	*E. E. Meadows	Hon. F. B. McCurdy, P.C.		1893
11	O. E. Manning	C. A. Fleming, F.C.A.	8th April,	1926
12	J. W. Berry	E. Blake Winter	12th June,	1925
13	H. L. Benallick	J. R. Howitt, K.C.	26th May,	1917
14	W. R. Paul	John Cowan, K.C.	20th August,	1889
15	G. C. Norsworthy	Chester H. Belton	26th April,	1928
16	Thos. F. Walker	Rt. Hon. Arthur Meighen, K.C., P.C.	17th September,	1896
17	*Gorden F. Harkness	F. G. Donaldson	21st March,	1889
18	H. V. Laughton	Hon. Leighton McCarthy, K.C.	12th August,	1898
19	*Frank Nelson Boyd	C. S. Riley	1st March,	1902
20	Thos. B. Holmes	Thos. B. Holmes	2nd April,	1913
21	*E. V. Barthe	Henry N. Chauvin, K.C.	19th May,	1909
22	*R. L. Crombie	Robert P. Jellett	24th June,	1892
23	Charles Bauckham	Charles Bauckham	19th May,	1911
24	W. G. Watson	Hon. Charles McCrea, K.C.	1st April,	1899
25	†C. S. Hamilton †H. A. Howard	Arthur F. White	24th February,	1897
26	C. E. Weeks	T. H. Stinson, K.C.	4th September,	1897
27	P. V. Wilson	Ford S. Kumpf	7th April,	1913

REPORT

OF THE

Minister of Public Works

FOR THE

PROVINCE OF ONTARIO

FOR THE

TWELVE MONTHS ENDING MARCH 31st, 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 8—1945

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1945

To:

THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

As required by law, I submit for the information of Your Honour and the Legislative Assembly, the Annual Report of the works under the control of the Public Works Department, comprising the reports of the Deputy Minister, the Architect, Engineer, Secretary and Accountant, for the twelve months ending the 31st of March, 1944.

Respectfully submitted,

GEO. H. DOUCETT,
Minister of Public Works.

Department of Public Works, Ontario,
Toronto, March 9, 1945.

REPORT

OF THE

Deputy Minister of Public Works

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works,
Parliament Buildings.
Toronto, Ontario.

SIR:

I have the honour to submit to you the accompanying reports of the Architect, Engineer, Secretary and Accountant, for the financial year, April 1, 1943 to March 31, 1944. These reports cover a wide variety of repair and construction work in all parts of the Province. Every effort has been made to keep present equipment operating, to avoid replacement during wartime.

ARCHITECT'S BRANCH

The Dominion has continued occupancy of the Provincial Buildings leased to the Department of National Defence for war purposes, with the exception of the Ontario Hospital at Port Arthur, which was returned to the Province in February, 1944. Additional land adjoining the site of the Ontario Hospital, Orillia, was purchased and the construction commenced for the erection of a group of buildings to accommodate 300 patients.

In addition to the regular work of the Department, a considerable amount of services have been rendered for preparing plans, making reports, and giving technical advice to assist other departments with various projects.

ENGINEER'S BRANCH

In the Northern Districts, all necessary repairs to locks and dams were carried out, the work being done by day labour.

A grant was made to the Town of Thessalon towards the cost of a dam on the Little Thessalon River.

Work was commenced on the Dollar's Dam on the Pickerel River and the Macdiarmid Dock on Lake Nipigon was renewed.

SECRETARY AND ACCOUNTANT'S BRANCH

Contracts were awarded for the excavation and general trades for the new Patients' Buildings at the Ontario Hospital, Orillia.

The revenue received totalled $57,838.03, chiefly in connection with rentals of various properties.

Expenditures are summarized, as follows:

Main Office	$ 145,915.98
Maintenance and Repairs—Government Buildings	622,320.99
Total Ordinary	$ 768,236.97
CAPITAL	
Public Buildings and Public Works	$ 139,815.08
Total Net Expenditure	$ 908,052.05

I have the honour to be, Sir,

Your obedient servant,

R. A. McALLISTER,
Deputy Minister of Public Works

TORONTO, March 9, 1945.

REPORT OF THE ARCHITECT

The Honourable George H. Doucett, M.P.P.,
Minister of Public Works.

Sir:

I have the honour to report on the work done by the Architect's Branch of the Department of Public Works, Ontario, during the fiscal year April 1st, 1943 to March 31st, 1944, as follows:

ONTARIO GOVERNMENT INSTITUTIONS LOANED TO THE DEPARTMENT OF NATIONAL DEFENCE, CANADA

During this fiscal year the following Ontario Government Institutions which were previously turned over, all, or in part, to the use of the Department of National Defence for the purposes of the present war, are still being used for this purpose:

Ontario Hospital, St. Thomas
Ontario Hospital, Brampton
Ontario Hospital, London (land only)
Ontario Reformatory, Mimico
Ontario Agricultural College, Guelph
Normal School, Ottawa
Normal School, Toronto
Industrial Farm, Monteith
Ontario School for Deaf, Belleville
Ontario Agricultural School, Kemptville
Girls' Training School, Galt
Boys' Training School, Bowmanville
Training College for Technical Teachers, Hamilton

The Ontario Hospital, Port Arthur was used during this fiscal year until February 15th, 1944, when it was returned to the Province. Further remarks regarding the above list of Ontario Government Institutions are to be found in the body of this report under their respective sub-divisions.

A considerable amount of office detail work was rendered by this Branch of the Department during this fiscal year, in connection with the Dominion's occupancy of the above Institutions, together with the return to the Province of the premises of the Ontario Hospital, Port Arthur and the leasing, altering and fitting up of additional premises for the temporary quarters of the Girls' Training School at Cobourg, which is also described later in the body of this report.

LEGISLATIVE AND DEPARTMENTAL BUILDINGS

General routine repairs, replacements and changes were carried out in all trades, but restricted to the extent required by present war conditions.

The work referred to for this group of buildings included repairs, replacement or changes as required in each instance in connection with roofs, plastering, windows, doors and other interior wooden trim and other finishes.

General repairs and replacements were also carried out in connection with furniture, furniture upholstery, linoleum, blinds and other such equipment.

A considerable amount of general re-painting was done and extra shelving provided.

Repairs, replacements and changes were carried out in connection with plumbing, heating, ventilation, refrigeration and electrical systems.

Considerable repairs were made to elevators generally.

Considerable general welding work was done to effect repairs to general mechanical equipment and to office and cleaning utensils and equipment.

Included with the general work, as above described, the following items were considered to be of sufficient interest to mention for purposes of record in this report:

Parliament Buildings:

The seating arrangement in the Legislative Chamber was remodelled and this work included the removal of the existing horseshoe pattern of seating and platforms and the construction of two separate straight platforms, as originally laid out. The old carpet, generally, was relaid and new carpet provided as required to suit the new platform arrangement.

Room number 250 was remodelled to provide suitable offices and a committee room for the Liberal Opposition Leader and members. These rooms were altered, redecorated and furnished.

The Members' dining room was redecorated and the wood panelling trim and doors were refinished.

A new floor was laid in the north wing elevator.

New linoleum floor finish was laid in rooms number 478, 250, 217, 174 110N and 229N.

Ceilings in main hall at centre elevators and at Member's cloak room on second floor were replastered.

The glazing of greenhouse was generally overhauled and broken glass replaced and repairs made to wood work and the whole repainted.

Some oil paintings were renovated and some re-framed.

Illumination was improved in certain rooms and electric lighting fixtures replaced or altered.

Considerable improvements were made to the heating system in the north wing, including installation of steam traps on radiators. The enclosing grillwork was removed from the radiators in the offices, to increase their heating efficiency and the recesses plastered and trimmed to match the office finish.

The steam distribution system generally was improved in the main building, including the overhauling of the pressure reducing valves.

Considerable maintenance work was done on the elevators.

Materials were purchased for the making up of 36 fluorescent lighting units.

East Block:

New counters, cashier's booth and sectional partitions were purchased for later installation in the Vital Statistics offices and provisions were made for the installation of micro-film apparatus.

New linoleum floor finish was laid in room number B 327 and in the four passenger elevators.

An Information Booth was provided in the main elevator hall on the ground floor.

Acoustic ceilings were applied in rooms 2506-2508.

Partitions were removed between rooms 3407 and 3409 and between 1403 and 1404.

A new mixing machine, meat slicer and vegetable peeler and some utensils were purchased for the Cafeteria and the dish washing machine was repaired and equipped with new fittings and controls. New galvanized iron double compartment sink was supplied to the Cafeteria.

Considerable repairs were made to the boiler brickwork and the balanced damper control overhauled. The stoker operating mechanism was overhauled and worn parts replaced. The main steam header flange joints were removed and replaced with welded joints. The main boiler feed check valves were overhauled and parts renewed where necessary. The supporting angles on steam drums of number 1 boiler were repaired by electric welding.

Purchased and installed one new electrically driven brine circulating pump for refrigerating system, also installed was a used steam operated auxiliary pump for the same system. The ice machine compressor motor was overhauled and repaired.

The motor driven and steam driven air compressors were overhauled and repaired.

General repairs and replacements were made to the heating system and pressure reducing valves were overhauled. Radiators were relocated where required to suit changes in position of some partitions.

Considerable maintenance work was done on the elevators throughout.

Subsidiary Buildings:

Minor general repairs in various trade branches were carried out in the following buildings:

Numbers 11, 15 and 39 Queen's Park
112 College Street
454 University Avenue (Liquor Control Board)
807 Richmond St. W. (Sewage Laboratory)
Department of Highway's Garages, Surrey Place and Leaside
Department of Health Laboratory Annex and duplex residence, Mimico (former Victoria Industrial School premises)

In addition to the above referred to general repairs to subsidiary buildings, the following work items are listed in this report for record purposes:

No. 11 Queen's Park:

New roofing was laid over the rear flat deck section of the building.

No. 454 University Avenue:

A new auxiliary return pump was purchased and installed on the steam heating system. The existing return pump was also overhauled and the piping re-arranged and some new plumbing fixtures installed.

No. 39 Queen's Park:

Extra radiation was installed in two of the rooms in this building and the hot water piping improved and extended to suit. Six new storm sash were provided.

At the Duplex Residence:

On the premises of the Old Victoria Industrial School, Mimico. Repairs were made to the ceiling of the kitchen in the lower duplex, occupied by the engineer of the Ontario Reformatory, Mimico. A new smoke pipe and nine new storm sash were provided.

At the Serology Laboratory, Mimico:

Installed in the Beverley Jones Cottage of the Old Victoria Industrial School, Mimico, for the Department of Health, the following work was done:

A gas operated autoclave was installed, extra locker space provided for staff and bronze fly screens installed over the windows.

Guinea pig colony houses were made up at the Parliament Buildings for use at this Laboratory.

Two additional pairs of wash-up sinks and drain boards were purchased and installed.

A new open shelter was erected to provide summer shelter for calves used in connection with the laboratory work and a stable was erected to provide for winter quarters.

A gas fired space heater was installed in the basement lunch room for the staff and storm sash were installed on the windows on the west side of the building. Grates were replaced in the heating boiler.

Osgoode Hall:

General routine repairs, replacements or changes were carried out at these premises, including the particular items which have been listed as follows for record purposes:

Repairs to plumbing, electrical systems, to boilers and heating equipment.

Two stokers were overhauled and repaired and the one pipe heating system in the north wing was changed to a two pipe system and all radiators in this wing fitted with traps.

A watchman's patrol clock was purchased, together with units for fifteen stations.

Two CO_2 fire extinguishers and a number of brass nozzles and adapters and spanners for fire hose were purchased.

Repairs were made to elevator.

Repairs were made to linoleum and furniture and some shelving provided.

Roof and gutter repairs were made.

Progress plastering repairs and considerable interior painting and decorating was carried out.

Considerable plastering repairs were carried out to certain sections of the ceilings and walls of the Masters' Court.

EDUCATIONAL BUILDINGS

Normal and Model Schools, Toronto:

As noted in my previous annual report for fiscal year 1942-43, these premises were loaned as of July 10th 1941 and are still on loan to the Department of National Defence for R.C.A.F. purposes.

The temporary premises for this School, known as the Earl Kitchener School, Pape Avenue, Toronto, are still on lease by the Province from the Toronto Board of Education for Normal School purposes. Routine general building and mechanical service repairs were carried out by this Department during this fiscal year at the said temporary school and this work included repairs to the heating system, such as the partial retubing of number 2 boiler, replacement of grates and checking and replacement of class room thermostats where found necessary. The main humidistat for the duct system was replaced.

Normal and Model School, Ottawa:

These premises are still on loan to the Dominion Government, and, as noted in my previous annual report, were loaned by the Province to the said Government as of November 1st, 1939 and the Normal School classes were then accommodated temporarily in the Elgin Street Public School, Ottawa, which was leased by the Province from the Ottawa Board of Education. To accommodate a later request of the Department of National Defence, the Normal School classes were afterwards moved from the said Elgin Street School to the Mutchmor School in Ottawa, which opened for this purpose on September 22nd 1942.

Normal School, London:

Minor repairs were made, a new sink was installed in the Science Room. Fire escape and wood entrance steps were painted and new stoker parts were purchased for the heating boiler. Opening on the west side of the tower was filled in with boarding and painted.

Normal School, Hamilton:

Repairs were made to boiler brickwork, including repairs to front arches of numbers 1 and 2 boilers. Repairs were made to main steam trap discharge line, defective piping was renewed and 12 new steam traps installed on radiators. New pressure gauge installed, lavatory basins repaired; one valve renewed on drinking fountain; vestibule door and door checks repaired.

Normal School, North Bay:

The water column on number 2 boiler was repaired, blow off piping overhauled and separate safety valve exhaust piping installed. Repairs were made to front arch of number 1 boiler and to stoker on number 2 boiler and to magnetic starter switch. Class room thermostats were checked and twenty-one replacements made.

Normal School, Peterborough:

Repairs were made to the brickwork of the heating boiler and the blow off tank was vented to atmosphere.

Normal School, Stratford:

Boiler feed pump was overhauled and repairs were made to boiler piping and to brickwork. Two new tubes were installed in number 1 boiler. Minor repairs were made to plumbing in lavatory off Superintendent's office.

Ontario School for Deaf, Belleville:

As noted in my previous annual report, these premises, omitting the farm division, one workshop building and bursar's residence, were loaned by the Province to the Department of National Defence for R.C.A.F. purposes and the occupancy continued during this fiscal year.

A program of general repairs, including heating, plumbing and electric repairs were carried on during this fiscal year at the following premises, which were leased by the Province for the temporary purposes of this School:

Battery Building
St. Thomas Anglican Church Rectory
St. Thomas Anglican Church Parish Hall
Rankin House
Clare House
Lazier House
Mouck House
Bridge Street United Church (three class rooms in basement)
Connor House
Bull House

Fire escapes were erected on the Lazier, Mouck, Rankin, Bull, and Connor Houses and the Rectory.

Ontario School for Blind, Brantford:

Repairs were made to roof of passageway to dining room from main building. Minor repairs made to plumbing. Tuyere blocks, spacers and centre plates were purchased for stokers. A contract was let and general repairs made to the brick settings of steam boilers. Boiler feed pump and stoker was overhauled and replacements made to the boiler plant and heating system generally.

Ontario Training College for Technical Teachers, Hamilton:

This College is being used by the Dominion Government for various training purposes in connection with the present and post-war requirements. Minor repairs were made to plumbing and heating systems and to front vestibule door.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph:

As noted in my previous annual report, a major portion of the premises and buildings of this College are on loan to the Department of National Defence and such occupancy was continued during the fiscal year.

The College work is being carried on in the buildings still remaining to the use of the College, including the whole of the College farm and the farm buildings.

After the rebuilding of the main bull barn and cattle barn was completed, following the fire previously reported, a new pole line for electric feeders was erected from power plant to pump house and to the new cow barn and a new shed was erected to house the new electric motor provided and used to operate grinding and cutting machines in the new cattle barn. Special trusses were designed and erected in the new cattle barn to support the unusually heavy loadings required by the new grain bins which were planned and erected at this time.

New roofing was laid over the meat laboratory building. Broken lightning rod conductor was replaced on power house chimney. Roof repairs were made to Physics Building, to poultry building and poultry houses. Repairs were made to foundations of mechanic's residence and to three greenhouses at the Soils Laboratory. The walls of kitchen in a house on the College Lane were re-plastered. Minor general repairs were made to sixteen poultry houses.

Ontario Veterinary College, Guelph:

Repairs were made to gutters at the south end of the Veterinary College Building.

Ontario Agricultural School, Kemptville:

As noted in my previous annual report, the major portion of the premises and buildings of this School are on loan to the Department of National Defence and such occupancy was continued during this fiscal year. The school work is still being carried on in the buildings still remaining to the use of the school including the school farm and farm buildings.

Plaster repairs were made in stairway of Judging Pavilion and repairs were made to basement ceiling joist in the Fraser House.

Western Experimental Station, Ridgetown:

Repairs were carried out to the foundations of the Superintendent's residence and to the floor of the barn. Two chimneys were re-built, ridges and valley irons repainted and roofs repairs on the cottages.

Demonstration Farm, New Liskeard:

Minor repairs were made to farm buildings. Miscellaneous exterior painting was done and repairs made to the furnace in the Superintendent's house.

Horticultural Experimental Station, Vineland:

Minor heating and plumbing repairs were made to the heating plant, the water tower, the administration building and garage and to nine staff cottages. Steam driven vacuum pump and stoker were overhauled. Two tubes were replaced in number 2 steam boiler and two fire extinguishers purchased. Materials and labour were provided for the installation of book shelves and cupboards required for offices and for laboratories.

DISTRICT BUILDINGS

Generally, the works program in connection with these district buildings was kept to a minimum and provided for the carrying out of such work items as were considered to be of an urgent nature, as enumerated in the following sub-divisions:

Algoma:

At the Court House, Sault Ste Marie, the ceilings of the main hall on the first floor and the witness room were replastered, using Gypsum lath. A new 1½ H.P. motor was supplied to replace a worn out unit. Repairs were made to the heating system, including overhauling of return pump. Water piping was renewed at domestic water heater, including replacement of return steam pipe to heating coil. The necessary marble required for repairs to the men's wash room in the basement was purchased. Pole for outside electric lighting was replaced; some electric switches were renewed and a number of minor repairs to electric wiring system made. Miscellaneous plumbing repairs were made, including replacements of two control valves in drinking fountains, 1 set of combination taps on slop sink and one flush valve for the third floor toilet.

At the Gaol, some paint was purchased, also a new lawn mower. Some repairs were made to the locks and the electric lighting for the yard. The ceilings of the Gaoler's residence were replastered on Gypsum Lath.

Cochrane:

At the Court House, Cochrane, boiler mountings and valves were overhauled and minor general plumbing repairs made. Two Union Jacks were purchased.

At the Lock-up, Hearst, the old Delco System was removed, the building connected to the local electric power system and renovations made to improve the electric lighting. A new electric pump was installed for the water supply system to replace the old Delco pump. The ceiling of the building was insulated with wool and two Union Jacks were purchased.

At the Lock-up and Office Building, Matheson, the heating boiler and fittings were overhauled and repairs and replacements made where required to make ready for winter operations.

Kenora:

At the Court House, Kenora, new grates were purchased and installed in the heating boiler and new shelving and table were provided for the vault of the local Registrar. New linoleum was laid and materials purchased for two new clothes closets in the Janitor's apartments. Shrubbery and plants were purchased for the grounds, together with two new Union Jacks.

At the Gaol, repairs to the heating and plumbing system were carried out, including provision of some new grates for boiler, new door frames for jacket heater and new grates for cooking range. A quantity of paint was purchased for general maintenance, also lumber for shelving and flowers for the grounds. One Union Jack was also purchased.

At the Government Building, Sioux Lookout, a new set of grates was provided for the heating boiler and fifteen new storm sash were installed. Some floors were sanded and varnished. A Union Jack and a quantity of plants were purchased for the grounds.

Manitoulin:

At the Court House and Registry Office, Gore Bay, repairs were made to the heating system, including disc and gland replacements at twelve radiators. A new Union Jack was purchased.

Muskoka:

At the Court House, Bracebridge, only minor repairs were carried out.

At the Gaol and Gaoler's residence, Bracebridge, a canopy was erected over the side entrance and the lock on the safe repaired. A contract was let for the installation of a new heating boiler previously purchased, together with additional radiation and piping for top floor cells.

Nipissing:

At the Court House, North Bay, a contract was let for the painting of the exterior woodwork and the Judges' Chambers. Twenty-three new storm sash were installed and the windows caulked throughout. The parking area at the rear of the Court House was built up with cinders. The new boiler purchased last fiscal year was installed and the system of heating piping was revised to suit the altered premises. Repairs and alterations were made to the basement to accommodate a revised heating system and the coal storage was enlarged. A vacuum pump was repaired. Shelving was installed in the basement store room; two Union Jacks were purchased, together with plants and top soil for the grounds.

At the Registry Office, North Bay, five new storm sash were provided.

At the Department of Health Clinic, North Bay, the whole of the interior was repainted, or varnished, as required and a new wood shingle roof was applied. The exterior woodwork and galvanized iron work was repainted.

At the Gaol, North Bay, the windows were caulked throughout, a quantity of paint was purchased for application by inmate labour; grates ordered for jacket heater and a new cylinder prison lock installed on the front door.

Parry Sound:

At the Court House, Parry Sound, two new cast iron sectional heating boilers were purchased and installed and heating and smoke piping changed to replace the existing worn out equipment. New pipe and boiler covering were installed and a 1½ H.P. motor on the heating system was replaced. Two Union Jacks and a quantity of plants and shrubbery were purchased for the grounds.

At the Lock-up, Burk's Falls, three new benches were purchased for the Court Room and new smoke pipe and set of grates purchased for the heating boiler.

Rainy River:

At the Court House, Fort Frances, plaster repairs were carried out as required throughout the building and some new window blinds installed. General repairs were made to the heating system. Combination on safe door was repaired and three Union Jacks purchased.

At the Gaol, Fort Frances, the interior of the Gaoler's quarters was repainted and minor repairs made to floors and plaster. Flooring was repaired in the Gaol. General repairs were also carried out to the heating system.

At the Lock-up, Atikoken, a new heating stove was provided, a new coal bunker erected and improvements made to lighting system.

Sudbury:

At the Court House, Sudbury, two new worms and other worn parts were supplied for stokers on numbers 1 and 2 boilers. Repairs were made to the heating system, including renewal of feed water line to number 2 boiler, and renewal of valves in connection with boiler feed water lines. A number of plumbing repairs were made. Repairs and additions were made to improve the general electric lighting system. The roof was repaired and a quantity of paint purchased to be applied by inmate labour. Two new fyling cases were purchased for the Sheriff's office. Three Union Jacks were also purchased.

At the Gaol, Sudbury, repairs were made to the plumbing system, new fly screens were installed on kitchen windows and a quantity of paint purchased, to be applied by inmate labour.

At the Registry Office, Sudbury, new wood fyling cases for documents were installed.

Temiskaming:

At the Court House, Haileybury, minor repairs were made to the plumbing and electric systems and eight fire extinguishers were repaired. One Union Jack and a quantity of paint were purchased, to be applied by inmate labour. Number 1 boiler was completely re-tubed and new tubes were purchased for number 2 boiler for later installation.

At the Gaol, Haileybury, minor repairs were made to the plumbing system and a quantity of paint purchased for application by inmate labour.

At the Mining Recorder's Office, Swastika, an automatic draft control device, with thermostatic control unit, was purchased and installed on the heating system.

At the Lock-up, Englehart, heating unit was cleaned out and prepared for firing season.

At the Lock-up, Elk Lake, heating boiler and fittings were overhauled, repairs and replacements made where required and all made ready for firing season.

At the Government Office Building, New Liskeard, heating boiler and fittings were overhauled; repairs and replacements made where required and all made ready for firing season.

Thunder Bay:

At the Court House, Port Arthur, the offices occupied by the Department of Mines were repainted and new linoleum laid. Numerous repairs were made to the plumbing and electrical systems and a quantity of paint purchased for application by staff. New shelving was installed in the vault. A quantity of grass seed was purchased for the grounds.

At the Gaol, Port Arthur, new shelving and bins for vegetable storage were installed. Numerous repairs were made to the plumbing system and minor repairs to the electrical system. Some new window blinds and paint were purchased. Minor repairs were made to floors and hardware. Repairs were made to heating system, including installation of two new manhole covers for boilers numbers 1 and 2. Leak in domestic water tank was welded. A new laundry stove was purchased and installed. 150 ft. of 1½" fire hose was purchased for replacement. A quantity of grass seed and plants were purchased for the grounds.

At the Registry Office, Port Arthur, new shelving was installed in the basement vault.

At the Registry Office, Fort William, the window sills were painted.

At the Lock-up, Geraldton, a new set of grates was purchased for the heating boiler.

ONTARIO HOSPITALS

Ontario Hospital, Brockville:

A new felt and gravel roof was laid over the fire hall and over one bath room wing on main building. General repairs were made to the slate roofs on the patients' cottages and nurses' residence. Repairs were made to eavestroughs on cottage 4 and metal ridges and hip covers on nurses' residence were repaired. Materials were purchased for extensive repairs to the roofs of the drive shed, sheep pen, barn and root house at the farm. New valley flashings were installed on residence of Assistant Superintendent.

Plans were prepared for proposed new calf shed, but the work was not proceeded with.

Ontario Hospital, Brampton:

The new administration building and a portion of the lands of this Institution, as noted in last year's annual report, are still on loan to the Department of National Defence for Army Training purposes. The remainder of the lands and farm buildings are used and operated by the Department of Health for farming purposes. Repairs were made to the south barn, including renewal of defective posts, beams and joists.

Ontario Hospital, Cobourg:

Drawings were prepared and a contract was let for the rebuilding of the two exterior fire exit stairways leading from the assembly hall.

Ontario Hospital, Fort William:

A new 90 ft. deep experimental well was installed with 6″ casing at the rear of the staff quarters and the necessary shallow well electric pump with pressure tank, piping, fittings and other accessories were purchased and installed. A new electric service was installed in the staff quarters to control the new pump. Roof insulation was installed in the Superintendent's residence and the windows and doors caulked. Minor changes were made to heating and plumbing piping in the basement of the staff quarters.

Ontario Hospital, Hamilton:

Roof repairs were made to Orchard House, Nurses' Residence, Infirmary and Main Building. Gutters and down pipes on south side of Main Building were repaired and new ventilator unit installed in ward 9. Repairs were made to eaves-troughs on the nurses' residence, gardener's house, engineer's residence, pump house, assembly hall, Orchard House and Infirmary.

Drawings were prepared and the roofs of two silos at the main barn group, which had been previously destroyed by fire, were rebuilt by day labour. A new relief valve was purchased for the hydro-pneumatic tank on the water system.

Drawings were prepared and the old implement shed was altered and partly rebuilt to provide about 50% of the area of the building for grain storage purposes. The work was done by day labour. A new roof surface was laid over the main power house and the roof of the stores building repaired. Minor alterations were made to the main electrical switchboard.

Ontario Hospital, Kingston:

A drawing was prepared and the old stage structure in the assembly hall at Rockwood was removed and replaced by a small lecture platform. New hardwood flooring was laid over the area of floor affected by this change. The drainage system, in part, was improved by the installation of a ditch to prevent surface water from destroying garden products at the main hospital. Extensive repairs were made to the wood shingle roofs of buildings at the Mowat Wing. Eaves-trough on the north side of Beechgrove was renewed and 17 squares of 5X cedar shingles were purchased for the re-roofing of Cedar Cottage. Copper wire was installed to replace the old iron wire on the fire alarm system from the limits of the City of Kingston to the Mowat Wing of this Hospital.

Plans were prepared for a new one storey building to house fire fighting equipment and the erection work was undertaken by the hospital staff.

Plans were prepared for a proposed fire excape for the nurses' residence, but the work was not proceeded with.

Plans were prepared for a proposed fire escape to serve the assembly hall at the rear of the main building, but the work was not proceeded with.

Ontario Hospitals, Langstaff and Concord:

At the Ontario Hospital, Concord, materials were purchased and an addition to the cow shed and hen house was made.

At the Ontario Hospital, Langstaff, a contract was let and general repairs made to the turbine water pump. Repairs were also made to the spare water pumping unit, including re-winding of 3 H.P. motor. A contract was let to the Hydro-Electric Power Commission to rebuild the primary and secondary electric service lines from the kitchen to the barns to replace outworn materials and poles.

Ontario Hospital, London:

Repairs of a minor nature only were carried on and the usual inspection of steam boilers made, as noted under boiler inspections in this report.

One Norwood washing machine was transferred from the store at the Ontario Hospital, St. Thomas, to this Institution.

Ontario Hospital, New Toronto:

Three unused chimneys above roof of assembly hall were removed and roof made good. Considerable interior plaster repairs were carried out in the patients' cottages and in the laundry. Specially hardened concrete floors were laid in two patients' clothing rooms and basement corridor of cottage No. 1. A survey was made and drawings prepared in connection with correcting the erosion of the banks of the creek carrying storm water through the hospital property, but the work was not put in hand.

Ontario Hospital, Orillia:

The floor of pump house for water supply system was completed in wood plank and screen chamber provided on outfall line from small pond. General brickwork repairs, including chimney repairs, were carried on at the main building and at cottages A, B, C, K, L, and M. Repairs and renewals were also made to eaves-trough and flashings of these buildings. The iron reinforcing band was re-installed on the main chimney to the boiler house. A new curtain drier was supplied to this hospital from the Province's storage at the Ontario Hospital, St. Thomas.

Plans were prepared and materials purchased for the erection of a new root house.

Additional land was purchased, sketches and working drawings made and a contract let to a general contractor to start the work of building a new 300 bed hospital unit for infirm cases. This unit included a central kitchen and service wing with dining rooms for the ambulatory patients and for the staff.

Ontario Hospital, Penetanguishene:

One 10 K.V.A. transformer was supplied as a replacement to this hospital from Department of Public Works stores.

Revised plans were prepared and a small quantity of material was ordered for a proposed extension to the piggery, but the work was not proceeded with during this fiscal year.

Drawings were prepared for remodelling the ground floor room under verandah of cottage B to provide clothing store, but the work was not proceeded with during this fiscal year.

Ontario Hospital, Port Arthur:

The new building and a portion of the lands for this hospital, which were previously loaned by the Province to the Department of National Defence, were returned to the Province as of February 15th, 1944 and put into use shortly after by the Department of Health as an Ontario Government Hospital.

Ontario Hospital, 999 Queen St. W., Toronto:

The brick wall found to be in an unsafe condition along the north boundary of the property between the east and west gateways, was removed and replaced with a wooden fence. A contract was let for the work of removal of this wall. The erection of a new fence was carried out by day labour. A new concrete sidewalk was laid from the central gateway in the new wooden fence at Queen Street to the front entrance of the hospital. One new domestic hot water storage tank and heater was supplied to replace a worn out unit in the main pump house.

Psychiatric Hospital, Toronto:

The converter on the hot water heating system was repaired and some new copper tubing installed. A used circulating pump was brought from Parry Sound and installed on the hot water heating system to improve the circulation. Glass was supplied for replacements on electric fixtures. Thermostatic control unit on dish washing sinks in staff servery was installed.

Ontario Hospital, Whitby:

General repairs were made to exterior brickwork, where required, on all buildings. Repairs were made to the brickwork of the main steam boilers where required and baffles were replaced by contract in numbers 1 and 2 boilers. A contract was let for renewing the felt and gravel roof surfaces on patients' cottages 3, 4, 6 and 11. Main entrance porte-cochere brickwork was remodelled to widen entrance driveway. A new felt and gravel roof was laid over the flat roof on part of the physicians' residence on the farm road. New shingles were purchased for renewing another section of the roof of the main "V" barn. One vertical type steam boiler was purchased as a replacement unit for piggery.

Plans were prepared for a new steel structure to support the hot water tank in the power house and for a proposed new slaughter house, but work was not proceeded with.

Ontario Hospital, Woodstock:

Repairs of a minor nature only were carried on and the usual inspection of steam boilers made as noted under boiler inspections in this report. Plumbing fixtures were supplied for a nurses' wash room in the boys' unit, installation was done by hospital staff.

Ontario Hospital, St. Thomas:

Excluding the farm, which is under the control of this Department for the time being, these hospital lands and premises are still on loan to the Department of National Defence for R.C.A.F. purposes.

It is to be noted that various articles of furniture and equipment have, from time to time, since this hospital was loaned to the Dominion, been transferred from the Department of Public Works stores at the hospital, to the R.C.A.F. for their use at this centre and to other Ontario Government Institutions, as requisitioned.

EXAMINATION OF PLANS FOR DEPARTMENT OF HEALTH

Generally, plans were examined and recommendations forwarded to the Department of Health in connection with proposed new construction, alterations and additions at General Hospitals, Hospitals for Incurables, Red Cross Hospitals, Sanatoria and private hospitals.

Proposals of various kinds were dealt with this fiscal year in connection with the following:

General Hospitals:

St. Joseph's Hospital, North Bay.
McKellar General Hospital, Fort William.
Isolation Hospital, Toronto.
Metropolitan General Hospital, Windsor.
Salvation Army Grace Hospital, London.
Mothercraft Hospital, Toronto.
Toronto Western Hospital, Toronto.
Bowmanville General Hospital, Bowmanville.
Chatham General Hospital, Chatham.
Victoria General Hospital, London.
Toronto East General Hospital, Toronto.
Proposed General Hospital, Wiarton.
Rosamund Memorial Hospital, Almonte.
St. Joseph's Hospital, Blind River.
Hamilton General Hospital, Hamilton.
St. Joseph's Hospital, Sarnia.
Groves Memorial Hospital, Fergus.
Salvation Army Grace Hospital, Ottawa.
Strathroy General Hospital, Strathroy.
Salvation Army Grace Hospital, Windsor.
Niagara Falls General Hospital, Niagara Falls.
Niagara Cottage Hospital, Niagara Falls.
Ottawa Civic Hospital, Ottawa.
York County Hospital, Newmarket.
Parry Sound General Hospital, Parry Sound.
Wellesley Hospital, Toronto.
Welland County Hospital, Welland.
Women's Communal Centre Hospital, Welland.
St. Joseph's Hospital, Toronto.
Arnprior Hospital (proposed), Arnprior.
Cornwall General Hospital, Cornwall.
St. Joseph's Hospital, London.
Plummer Memorial Hospital, Sault Ste Marie.
Wingham General Hospital, Wingham.

Sanatoria:

Fort William Sanatorium, Fort William.

Hospitals for Incurables:

Runnymede Hospital, Toronto.

Red Cross Hospitals:

Atikokan Red Cross Hospital, Atikokan.
Beardmore Hospital, Beardmore.
Emo Hospital, Emo.
Bancroft Hospital, Bancroft.

Private Hospitals:

Oakville Private Hospital, Oakville.
Brookhurst Private Hospital, Cobourg.
Waterford Private Hospital, Waterford.
Whitby Private Hospital, Whitby.
Campbellford Private Hospital, Campbellford.
Dewar Private Hospital, Fort William.

Milton Private Hospital, Milton.
Weston Private Hospital, Weston.
Fern Oxley Rest Home, Toronto.
Meaford Private Hospital, Meaford.
Brierbush Private Hospital, Stouffville.
Sutton Private Hospital, Sutton West.
Mayfair Private Hospital, Toronto.
Mrs. Cameron Private Hospital, (proposed), Sudbury.
Port Perry Private Hospital, Port Perry.
Little Britain Private Hospital, Little Britain.
Huntley Nursing Home, Toronto.
Hospital of the Good Shepherd, Hawkesbury.
Bellevue Private Hospital, St. Catharines.
Havelock Private Hospital, Havelock.
Strathcona Private Hospital, Toronto.
Maplehurst Private Hospital, Thorold.
Central Patricia G.M. Private Hospital, Central Patricia.
Brantford Private Hospital, Brantford.
Duke Fingard Private Hospital, Toronto.
Rideau Terrace Private Hospital, Ottawa.
L'Assumption Private Hospital, Moosonee.
Markdale Private Hospital, Markdale.

ONTARIO REFORMATORIES

Andrew Mercer Reformatory, Toronto:

Repairs and renewals were made to the main building eaves-troughs and down pipes. Minor repairs were made to the roof of the gardener's cottage and new smoke pipe was installed.

Ontario Reformatory, Mimico:

As stated in the report of the previous fiscal year, this Institution is still on loan to the Department of National Defence. The farm lands and farm buildings were omitted from the premises loaned to the Dominion, with the exception of certain small portions of the said farm lands which were, by separate arrangement, loaned to the Dominion for garden purposes. The farm lands and buildings of this Reformatory as referred to above, together with the premises of the adjoining former Victoria Industrial School are being operated by the Department of Health.

Industrial Farm, Monteith:

As noted in the report of the previous fiscal year, this Institution is now on loan to the Department of National Defence and the whole premises are under their jurisdiction.

Industrial Farm, Burwash:

The horse barn was destroyed by fire January 16th, 1944. A new 36″ x 60 ft. steel smoke stack for power house at cell block was supplied to replace defective unit.

Ontario Reformatory, Guelph:

See separate section included in this report re boiler inspection which applies to this Institution, as well as others generally referred to.

ONTARIO TRAINING SCHOOLS

Boys' Training School, Bowmanville:

This Institution is still on loan to the Department of National Defence and the premises known as the "Senkler House" and the "Alexander House" which were previously leased for temporary quarters of the School are in use at present for this purpose. Minor alterations were made to these temporary premises during this year, including changes to some partitions and the building of a fire escape stair from the verandah. About 50 square yards of new battleship linoleum was laid. A slop sink was installed in the Senkler House and exterior electric lights provided over fire escape and new lavatories were installed for the boys and for the staff.

Girls' Training School, Galt:

This Institution is still on loan to the Department of National Defence and the premises known as the McCook residence in Cobourg, which were previously leased for the temporary quarters of the School, are still in use for this purpose. As an addition to the foregoing temporary quarters, the Haas premises in Cobourg, including the residence known as "Strathmore" and its out-buildings, were leased as of November 24th, 1943 to provide an extension of the temporary school accommodation in Cobourg. The Haas residence was altered and fitted to suit the temporary school requirements, including renovations and extensions to plumbing, heating, electrical and sewage disposal systems, together with general trades alterations and improvements to the building. General routine repairs and improvements were made to the McCook residence during the course of this fiscal year and in the fall of 1943 the two warm air furnaces in this residence were re-conditioned, including new steel linings for the fire boxes and new parts for the stokers and stoker retorts. Heating and cold air ducts were extended and induced draft units were installed on both warm air furnaces. An electric sump pump was purchased and installed in the basement of the east wing and ten new custodial locks were provided.

FISH HATCHERIES

At Hill's Lake, repairs were made to spillway at number 1 pond and wood rearing tanks were raised and supported on concrete mud sills to replace old cedar posts.

At Deer Lake Hatchery, final settlement was made for right-of-way of a portion of the road to this Hatchery.

ONTARIO HIGHWAYS BUILDINGS

The following work was done by this Department at the request and direction of the Department of Highways:

Sketches only were developed for proposed work as follows:

Garage for Stratford
Engineer's residence, Bancroft
Various types of plow sheds.
Plans only were prepared for a double plow shed.
Plans and specifications were prepared for a single plow shed.

Working drawings, details and inspection services were rendered for:

New garage at North Bay (foundations only were put in during this fiscal year.)

New plow shed, Cooksville. The Department of Highways arranged the contracts and paid for the cost of the erection of the two buildings noted above.

A model was prepared showing buildings and lands of the Highways Divisional Headquarters near Hamilton.

Tenders were checked and reported upon for a new heating system for garage at Emo.

BOILER INSPECTIONS

The boiler inspection work of this Department was carried out by the Heating Engineer, as an addition to his duties as Chief Stationary Engineer for the Parliament Buildings.

Excluding the plants which have been loaned to the Department of National Defence for their own operations and responsibility in connection with the Institutions loaned for purposes of the present war, the inspection work covered this year under the above heading may be described as follows:

The boilers and boiler equipment and heating equipment of the Legislative and Departmental Buildings, Osgoode Hall, Educational Buildings, Agricultural Buildings, District Buildings, Ontario Government Hospitals, Ontario Training Schools, and Ontario Reformatories were inspected and reported upon for safety and proper operation and to determine the extent of the repairs and materials needed for such repairs to properly maintain and operate the power and heating plants in the various building groups referred to. In the case of the Ontario Hospitals and the Ontario Reformatories, the reports, as referred to, were sent to the Departments of Health and Provincial Secretary respectively, for their attention in the matter of making the repairs recommended.

The recommendations contained in the reports regarding plants in all the other building groups referred to in this section, were attended to by the Department of Public Works.

PROVINCE OF ONTARIO SAVINGS OFFICES

Co-operation was given in the usual manner to the Head Office Management of the Savings Offices in the matter of general routine maintenance and repair work at the branches where such work was requested.

Renewal of expiring leases in connection with branch offices was negotiated and arranged, as required.

At the request of the Director of Savings Offices, co-operation was given in connection with the business of the closing of the Niagara Falls Branch as of September 30th, 1943 and the Sault Ste. Marie Branch as of September 30th, 1943. The moving of the furniture and equipment in both these cases was arranged, as requested.

Premises for a new branch savings office at the corner of Hamilton and Rectory Streets in the City of London were inspected and fitted up for savings office purposes, as requested and a covering lease was arranged for a five year period commencing on December 1st, 1943.

An inspection was made and a tentative scheme prepared in connection with a proposed addition to the premises at St. Catharines, but the conditions were found to be unfavourable and further consideration of the proposal was not recommended.

Inspections and recommendations were made in connection with the proposed improvement of the electric lighting at the Brantford Savings Office.

MISCELLANEOUS

Ontario Government Building, Kingston:

Routine general repairs were made, including repairs to plumbing, heating and electrical work. Repairs and replacements were made to stoker and boiler feed piping; fire door arch was repaired in number 1 boiler and control rope was provided for elevator.

Repairs were made to concrete roadway and to chimney and lightning rod.

Repairs were made to asbestos slate roof.

Air Raid Precaution work:

A representative of this Department attended weekly meetings of the Provincial Committee until A.R.P. work was officially closed on March 31st, 1944.

On the 4th and 5th of May, 1943, our representative attended lectures at an A.R.P. School in Buffalo, N.Y., re bomb reconnaisance and also prepared a training manual for Utility Services in A.R.P. work for the Provincial Committee. After the closing of this work in Ontario, this manual was used in connection with A.R.P. training work in the Maritime Provinces.

Fair for Britain:

Plans were prepared, materials purchased and exhibit space built for various departments and general assistance given in the matter of preparing space for this exhibition. The Parliament Buildings staff carpenters and electricians were used to carry out this work.

Boiler House and Engine Room, Lignite Development Scheme, Onakawana, Ont.:

As mentioned in my report for the previous fiscal year, certain drawings were made at the request of the Minister of Lands and Forests for this development. The last of these drawings were made during the first month of this fiscal year.

General Laboratory Equipment and other Miscellaneous Work for the Department of Health:

Experimental fluorescent table lamp was made up for serum examinations for Health laboratory.

A steam coil with thermostatic temperature regulator was installed in dish washing sinks at the Psychiatric Hospital in connection with experimental work being carried on by the Division of Industrial Hygiene.

Electrical apparatus was purchased and installed in water baths, hot air ovens and incubators furnished by the Department of Health for various laboratory centres throughout the Province and numerous special shipping boxes and units of special wooden equipment were made.

A standard detail drawing for a water bath was made.

A detail drawing was made of standard nursery cubicle.

A detail drawing was made for remodelling a dental railway car.

A map of the Province of Ontario was made showing the mental hospital districts and a map of the James Bay region was also made for the Tuberculosis Division.

A sketch was made to illustrate a proposed Psychiatric unit to be incorporated in the new wing at the Metropolitan General Hospital, Windsor.

Temiskaming Testing Laboratory, Cobalt:

The following equipment and machinery was purchased and installed during this fiscal year:

One used number 1 Krupp drip grind ball mill with all necessary bins and chutes.

One used Worthington 6½" x 6" vertical air compressor, including pipe lines to the various machines.

One number 46 Arcade bench drill with 1/3 H.P. motor.

One used melting furnace with necessary accessories. This unit was purchased during the previous fiscal year.

Generally, the installation was completed of all other machinery and equipment purchased and partly installed during the previous fiscal year, including a system of dust collecting for the various machines.

The inside and outside painting was completed and a 4 ft. wide and 23 ft. long sign erected on the front of the building.

A utility platform truck 2 ft. wide and 4 ft. 6 inches long was purchased.

Record drawings were made for the files in connection with this project.

Dominion-Provincial Creche:

Routine repairs were made to the premises at 95 Bellevue Avenue, Toronto, as required.

Plans and other work for Department of Lands and Forests:

Drawings were made, at the request of the Department of Lands and Forests for a storage building for files.

The premises at 95 Breadalbane Street, Toronto, were inspected for prospective offices.

Typical Dormitory Buildings for Farm Service Force, Department of Agriculture:

Drawings were made, at the request of the Department of Agriculture for:

A. A Farm service camp for boys.

B. A Farm service camp for girls.

High School, Embrun:

At the request of the Department of Education, an inspection and report was made of the drainage system at this School.

Data for Treasury Department:

A survey of existing office areas of this Department was made together with an organization chart as requested.

General Departmental Work Items:

Detail of ballot boxes was made for election officer.

Looked into matter of cement groins at Pelee Island.

Coal consumption chart made for East Block.

Report made regarding McReights dam at Thessalon.

Report made regarding recreation room for Civil Service.

Schedule of shifts made for East Block boiler room.

Looked into matter of Rondeau Park water supply.

Valuation made of Osgoode Hall.

General crating work was done for various departments, as required.

I have the honour to be, Sir,

Your obedient servant,

GEORGE N. WILLIAMS,
Chief Architect.

Toronto, March 31st, 1944.

REPORT OF THE ENGINEER

The Honourable George H. Doucett, M.P.P.,
Minister of Public Works,
Parliament Buildings, Toronto.

Sir:

I have the honour to report on the work done by the Engineer's Branch of the Department of Public Works, Ontario, during the fiscal year April 1, 1943, to March 31, 1944.

All the work was done by day labour under local foremen, employing local men wherever possible.

The usual maintenance of locks, dams, docks and navigable channels was carried out. One new concrete dam was partly built but could not be completed on account of the labour situation. A new timber dock was built at Macdiarmid, and drainage work was carried out in eight districts.

Maintenance work was as follows:

Huntsville Locks:

One gate had sagged due to decayed timber in it so that it could not be operated. The decayed timber was renewed and the gate put in proper working order. Several other repairs were made to the locks.

Bala Dam:

Several new stop logs were provided for the sluiceways, the deck was repaired, and new boom timbers put in above the dam to prevent boats going over the dam.

Port Carling Locks:

The deck on the south side of the lock was renewed and other necessary repairs made to the locks.

Pickerel River Dam:

An additional foot of concrete was added to the top of this dam so that the water could be raised to provide better navigation in the channels between the lakes above. The earth dam on the channel to the west of the main dam was raised about 15 inches and widened 4 or 5 feet to make it safe.

Camp Lake Dam, Tasso Lake Dam and Distress Dam:

These timber dams were repaired and made safe against floods by sheeting and gravelling.

Muskoka Lakes Buoys:

All buoys taken out by ice and spring floods were replaced to provide safe navigation.

Dollars Dams:

These dams are on the Pickerel River in the District of Parry Sound, and make navigation for steamboats and launches possible for a distance of about thirty miles on a very scenic section of the Pickerel River. Two dams are required as the channel is divided by an island at this point. Timber dams were built here many years ago for lumbering operations. There is very little lumbering carried on there now but this has become a fine tourist district and there is excellent fishing in these waters as well as good hunting along the route. The old timber dams were badly decayed and in danger of being taken out by spring floods so it was decided to renew them in concrete.

The north dam was in the most dangerous condition and leaking badly, so work was started on it as soon as the spring floods were over. It is over 400 feet long and 15 feet high at the sluiceways. It is provided with two stop log sluices 18 feet wide each and 12 feet deep. It rests on a solid rock foundation throughout its entire length. Owing to the labour situation and shortness of the season, as all material had to be taken in by water, the dam was only about half completed. It will be completed next season. The south dam is only 75 feet long and 20 feet high and will be built after the north one is completed.

Macdiarmid Dock:

This dock is on Lake Nipigon and is used mainly as a fishing dock. It is about 400 feet long and 16 feet wide. It is a timber dock and the timber had become so badly decayed that it was unsafe. The piers were renewed in round timber from low water level up and four lines of stringers were placed on top of the piers. These were covered with 2-inch plank, and the dock should be good for ten or twelve years more.

Municipal Drainage:

Municipal drainage was carried out in the following districts: Sudbury, Nipissing, Parry Sound, Muskoka, Victoria and Haliburton, Peterborough, and North and South Renfrew.

I have the honour to be, Sir,

Your obedient servant,

J. W. HACKNER,
Engineer of Public Works.

Toronto, March 31, 1944.

Department of Public Works, Ontario.
TORONTO, March 31st, 1944.

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works, Ontario.

SIR:

I have the honour to submit the following statement showing the several contracts entered into with His Majesty during the twelve months ending March 31st, 1944, in connection with Public Buildings and Works, subject to the control of the Public Works Department of Ontario.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

STATEMENT NO. 25

Showing the several contracts entered into with His Majesty during the twelve months ended March 31st, 1944, in connection with Public Buildings and Works, subject to the control of the Department of Public Works, Ontario.

Date	Location of Work	Subject of Contract	Contractors	Amount
Feb. 14, 1944	Ontario Hospital, Orillia	Supervision of General Trades	Anglin-Norcross Ontario Limited	Lump sum fixed fee $9,500.00
Feb. 16, 1944	Ontario Hospital, Orillia	Excavations	A. E. Jupp Construction Co., Limited	Unit rates

STATEMENTS

of the

ACCOUNTANT

of

Public Works Department

1943-1944

Department of Public Works, Ontario.
TORONTO, March 31st, 1944.

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works, Ontario.

SIR:

I have the honour to submit detailed statements of Ordinary Expenditure of Civil Government and Maintenance and Repairs of Government Buildings and Public Works; also Capital Expenditure on Provincial Public Buildings and Public Works, during the fiscal year which ended on the 31st of March, 1944.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

SUMMARY OF EXPENDITURE
FOR FISCAL YEAR APRIL 1st, 1943 to MARCH 31st, 1944

Service	Ordinary	Capital	Total
Main Office—Administration expenses, etc.	$145,915.98		$145,915.98
Maintenance and repairs—Government Buildings	602,532.84		602,532.84
Public Works-Maintenance	11,888.15		11,888.15
Public Buildings		20,089.47	20,089.47
Public Works		16,787.26	16,787.26
Special Warrants	7,900.00	102,938.35	110,838.35
Total Net Expenditure	$768,236.97	$139,815.08	$908,052.05

STATEMENT OF REVENUE

Commissions on telegraphs and telephones		$ 3,011.36		$ 3,011.36
Sale of material		831.34		831.34
Sale of produce and stock		13,490.51		13,490.51
Rentals		29,351.55		29,351.55
Perquisites		2,170.50		2,170.50
Building equipment		187.25		187.25
Miscellaneous		184.83		184.83
Payment by Dominion Government of rental right to construct and maintain storm sewers at Ontario Hospital, Brampton	$ 2 00			
Payment by Dominion Government of fire insurance on portion of Agricultural School, Kemptville	7,814.58			
		7,816.58		7,816.58
Refunds—Miscellaneous		400.36		400.36
Sale of property			393.75	393.75
		$ 57,444.28	$ 393.75	$ 57,838.03

S. WOOD,
Secretary and Accountant.

TORONTO, March 31st, 1944.

STATEMENT OF EXPENDITURE, MAIN OFFICE, MAINTENANCE REPAIRS and CONTRUCTION OF PUBLIC BUILDINGS
FOR FISCAL YEAR ENDING MARCH 31st, 1944

ORDINARY

Main Office:

Service	Amount	Amount
Salaries—Permanent	$ 59,127.40	
Temporary	173.28	
Travelling expenses	884.68	
Maintenance	3,735.19	
Insurance and lightning rods	22,606.50	
Local Improvement taxes	265.76	
Compensation, medical, hospital and other accounts for workmen injured in Government work, as awarded by the Workmen's Compensation Board, including proportion of administration expenses	3,285.60	
Cost of living bonus—entire Department	55,555.56	
Unemployment Insurance stamps	282.01	
		$145,915.98

GENERAL SUPERINTENDENCE:

Salaries—Permanent	$ 11,550.00	
Services, travelling and other expenses	4,405.89	
		$ 15,955.89

LIEUTENANT-GOVERNOR'S APARTMENT:

Salaries	$ 4,271.92	
Maintenance	684.54	
		$ 4,956.46

LEGISLATIVE AND DEPARTMENTAL BUILDINGS:

Administrative Services—			
Salaries—Permanent	$16,745.23		
Temporary	5,747.05		
		$ 22,492.28	
Telephone service		40,996.83	
Typewriter inspection and repairs		3,517.13	
Maintenance Staff—			
Salaries—Permanent	$ 62,633.42		
Temporary	124,257.22		
Casual	12,644.81		
		199,535.45	
Maintenance—			
Fuel, light, gas, water and power		67,469.33	
Cleaning supplies, upkeep of grounds		11,978.00	
Furniture, furnishings, etc.		6,529.06	
Mechanical Staff—			
Salaries—Permanent		5,400.00	
Repairs and alterations		60,852.77	
		$418,770.85	
Deduct Rentals		3,000.00	
			$415,770.85

OSGOODE HALL:

Salaries—Permanent	$13,033.46		
Temporary	8,016.26		
Casual	1,591.25		
		$22,640.97	
Maintenance—			
Fuel, light, water and power		5,322.08	
Furniture, furnishings and equipment		55.49	
Telephone service		2,874.25	
Cleaning of buildings and incidentals		526.75	
General repairs and alterations		7,458.66	
			$38,878.20

EDUCATIONAL BUILDINGS:

Repairs and incidentals—		
Toronto Normal and Model Schools	$ 165.52	
London Normal School	230.60	
Hamilton Normal School	247.94	
Peterborough Normal School	32.42	
Stratford Normal School	230.71	
North Bay Normal School	4.30	
School for the Blind, Brantford	482.12	
Ontario Training School for Technical Teachers, Hamilton	72.07	
General—To provide for repairs, installation of boilers and heating plants in buildings and fire protection	1,743.15	
To provide for expenses in connection with leasing of the Normal School, Ottawa, to Dominion Government	75.00	
		$ 3,283.83

Agricultural Buildings:

Repairs and incidentals—		
Ontario Agricultural College, Guelph	$ 3,844.27	
Horticultural Experiment Station, Vineland	582.30	
Agricultural School, Ridgetown	550.64	
Agricultural School, Kemptville	431.40	
New Liskeard Demonstration Farm	141.39	
General—To provide for repairs, installation of boilers and heating plants in Agricultural Buildings and fire protection	397.75	
		$ 5,947.75

Training Schools:

Repairs and incidentals—		
Ontario Training School for Boys, Bowmanville	$ 162.21	
Ontario Training School for Girls, Galt	200.18	
		$ 362.39

District Buildings:

Repairs and alterations, furniture and furnishings and improvements to grounds for all District Buildings—		
Algoma	$ 634.70	
Cochrane	451.09	
Kenora	610.40	
Manitoulin	20.42	
Muskoka	146.10	
Nipising	2,266.96	
Parry Sound	206.73	
Rainy River	678.85	
Sudbury	918.58	
Temiskaming	268.17	
Thunder Bay	1,416.17	
General—To provide for repairs, installation of boilers and heating plants in Districts and fire protection	5,527.05	
Salary of Caretaker, Temiskaming	825.00	
		$13,970.22

Ontario Hospitals:

Repairs and incidentals—		
Brockville	$1,146.07	
Cobourg	826.58	
Hamilton	5,579.46	
Kingston	1,848.83	
London	58.20	
New Toronto	1,617.50	
Orillia	2,257.39	
Penetanguishene	28.42	
Toronto	3,773.64	
Psychiatric, Toronto	238.95	
Whitby	6,238.69	
Woodstock	99.86	
Fort William	161.91	
Concord	114.40	
Contingencies	156.14	
		$24,146.04

St. Thomas:

To provide for expenses in connection with the leasing of Hospital to the Dominion Government for the purposes of National Defence (recurring charges recoverable from the Dominion Government, in accordance with Agreement)		$ 466.60	
Farm operating expenses—			
Salaries—	$ 5,196.00		
Expenses—	21,965.32		
		27,161.32	
			$27,627.92

PUBLIC WORKS:

Maintenance—		
Salaries (Lockmasters, Supervising Foremen, etc.)	4,815.00	
Repairs to locks, dams, etc	5,792.18	
Equipment	242.76	
Maintenance of Hawkesbury-Grenville Bridge	1,038.21	
		$11,888.15

ONTARIO GOVERNMENT OFFICE BUILDING, KINGSTON:

Maintenance—		
Salary of Caretakers	$2,379.96	
Cleaning supplies, fuel, electricity, water, repairs and incidentals	2,294.00	
		$ 4,673.96

MISCELLANEOUS:

To provide for the costs of moving patients, inmates and staffs of Provincial Institutions leased to the Dominion Government for war purposes, including repairs and alterations to buildings and all expenses in connection with providing quarters during the terms of the Agreement (lump sum payments received from Dominion as per agreements, deposited as revenue)		$46,959.33

SPECIAL WARRANTS:

Grant for construction of Dam on Little Thessalon River	$6,225.00	
Purchase and framing of portrait of Gordon D. Conant, K.C., B.A., LL.B., ex-Prime Minister	$1,675.00	
		7,900.00
TOTAL ORDINARY EXPENDITURE		$768,236.97

CAPITAL

ONTARIO HOSPITALS:

Additions, alterations, equipment and fireproofing		$ 5,216.22

DISTRICT BUILDINGS:

Purchase of property and alterations to buildings to provide accommodation for testing Laboratory for the Department of Mines, including purchase and installation of additional equipment and expenses in connection therewith	$12,744.00	
To provide for construction of works and buildings, alterations and fireproofing and expenses in connection therewith	527.84	
		$13,271.84

FISH HATCHERIES:

Construction and alterations to Fish Hatcheries		293.56

AGRICULTURAL BUILDINGS:

Construction of works and expenses in connection therewith		$ 1,307.85

PUBLIC WORKS:

Municipal Drainage	$8,660.50	
Storage dams and docks	8,126.76	
		$ 16,787.26

SPECIAL WARRANT:

Construction of a new Patients' Building at Ontario Hospital, Orillia		$102,938.35
TOTAL CAPITAL EXPENDITURE		$139,815.08

SUMMARY

ORDINARY EXPENDITURE:	
Main Office and Maintenance and Repairs of Government Buildings	$768,236.97
CAPITAL EXPENDITURE:	
Public Buildings and Public Works	$139,815.08
	$908,052.05

S. WOOD,
Secretary and Accountant.

Department of Public Works, Ontario.
TORONTO, March 31st, 1944.

Thirty-Seventh Annual Report

OF THE

Game and Fisheries Department

1943 - 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 9, 1945

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1945

TO THE HONOURABLE ALBERT MATTHEWS,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to submit herewith for the information of Your Honour and the Legislative Assembly, the Thirty-Seventh Annual Report of the Game and Fisheries Department of this Province, for the year ending March 31st, 1944.

I have the honour to be,

Your Honour's most obedient servant,

G. H. DUNBAR,
Minister in Charge,
Department of Game and Fisheries.

TORONTO 2,
March 21st, 1945.

THIRTY-SEVENTH ANNUAL REPORT
OF THE
Department of Game and Fisheries of Ontario

TO: THE HONOURABLE G. H. DUNBAR,
Minister in Charge,
Department of Game and Fisheries.

SIR:

I have the honour to submit to you herewith the Thirty-seventh Annual Report of the Department of Game and Fisheries, in wich is contained information with reference to the activities of the various Departmental services, and in which are included condensed statistics and comparative tables for the fiscal year ended March 31st, 1944, and other information which will probably be of interest.

INTRODUCTORY

The period under review found the nation still at war, and all of its resources directed towards crushing the forces of oppression which have threatened to overrun our democratic civilization. This deflection of the national economy from the usual channels of peace to the more urgent task of winning the war has added to the difficulties of administration and is reflected in certain branches of Departmental activity. Despite adverse conditions which have as a result prevailed the normal operations of the Department have been continued and maintained at a high level.

By reason of the urgency of the war effort, transportation difficulties and the shortage of ammunition sportsmen have not been able to indulge as freely as was possible in normal times in the twin sports of hunting and fishing. As a consequence it is quite likely that fewer fish were taken and less game destroyed thus leaving a larger adult stock for propagation purposes, and this should result in increased natural reproduction.

Education along conservational lines has been stimulated through the various campaigns sponsored by the many branches of Government and Industry, to promote economy in the use of available resources, and the careful salvage of every item that might be of value in the war effort. In any evaluation of natural resources it is now generally recognized that wild-life forms an important part of the total assets of the nation. It provides, among other things, food and clothing, and is the incentive to outdoor recreation which is conducive to health and good citizenship. For these reasons the wise use of such natural resources is imperative, and the protection thereof is a patriotic duty. It is no exaggeration to say that the public is more conservation minded to-day than ever before, and this attitude is of great importance and assistance to the Department in its efforts to maintain sufficient resources to meet demands which we have every reason to believe will increase following the cessation of hostilities.

The vast extent of the land and water area of the Province,—some 412,000 square miles,—embraces in its physical features every requisite for the development and perpetuation of our wild-life heritage. Its huge forest areas and wild lands; its rugged geological formations; its swamps and marshes, bounded by areas of rich agricultural land; and its sparkling lakes and free-flowing rivers; all these constitute an environment capable of sustaining an abundance of wild-life, provided the essentials of conservation are understood and practised. Such an extensive territory, however, presents many problems which add to the complexity of administration. It involves extreme weather conditions, varied as to time and place; wild and sometimes inaccessible terrain; diverse land uses, often adversely affecting water conditions and natural habitat; and a multiplicity of destructive factors which must be continually kept under control. In administering this valuable inheritance the Department is guided by the necessity for protecting the capital stock, maintaining an adequate supply and ensuring an equitable distribution. These three phases are met by sound laws properly enforced, an extensive programme of fish culture operations, and adequate sanctuary for all classes of game. A complete resume of Departmental activities will be found herein.

FINANCIAL

Following is a summary of the revenue collected by the Department of Game and Fisheries during the fiscal year under review, and this statement also details the various sources from which these receipts were derived and the amounts attributable thereto.

REVENUE FOR THE FISCAL YEAR ENDING MARCH 31st, 1944

GAME—		
Licenses—		
Trapping	$ 49,690.75	
Non-resident hunting	89,450.00	
Deer	115,395.90	
Moose	4,697.00	
Gun	75,152.65	
Dog	6,808.00	
Fur Dealers	30,130.00	
Fur Farmers	6,370.00	
Tanners	140.00	
Cold Storage	213.00	
	$ 378,047.30	
Royalty	145,595.45	
		$ 523,642.75
FISHERIES—		
Licenses—		
Fishing (Commercial)	$ 91,172.00	
Angling	288,685.00	
	$379,857.00	
Royalty	11,971.45	
		$ 391,828.45
GENERAL—		
Licenses—		
Tourist Camps	$ 5,990.00	
Guides	5,970.00	
	$ 11,960.00	
Fines	14,418.70	
Costs Collected (Enforcement of Act)	584.40	
Sales—Confiscated articles, etc.	27,087.41	
Rent	3,342.00	
Commission retained by Prov. on sale of lic.	1,973.20	
Miscellaneous	235.69	
		$ 59,601.40
Net ordinary revenue		$ 975,072.60

The total of $975,072.60 is slightly in excess of the revenue which was collected by this Department in the previous fiscal year when the sum of $962,350 89 was secured as a result of our operations. Notwithstanding the prevalence of the unfavourable conditions to which previous reference has been made it may be stated the collection of revenue was not too adversely affected.

Reference to fluctuations in comparison with the previous year may be of interest and the following comparisons are therefore detailed for information:—

Fees from the sale of non-resident hunting and angling licenses which in 1943-44 amounted to $378,135.00 were $21,373.85 less than the amount collected from the same source in 1942-43. This is a condition which resulted from circumstances over which we had no control and was a decrease, though not of a very substantial nature, which had been anticipated due to the difficulties of transportation and other conditions attributable to the necessity for devoting the utmost time and energy to the intensive prosecution of the war effort.

Details in connection with the issue of non-resident licenses are as follows:—

ANGLING

Individual (Seasonal)	27,314
Individual (Three-day)	27,622
Family	12,593
Manitoba Residents	699
Boys' Camp	13

HUNTING

Small game	1,605
Deer	1,782
General	504
Bear (spring season)	157

Other declines in revenue included $29.098.01 from the sale of resident licenses to hunt deer and moose, and gun and dog licenses, more than $27,000.00 of which total was due to the decreased revenue from the reduced sale of gun licenses, and this no doubt was by reason of the fact, among others, that certain types of sporting ammunition were not readily available to those interested in hunting. Fees from the sale of Tourist Outfitters' and Guides' Licenses decreased $1,445.00 and penalties collected following convictions for violations of provisions of the Game and Fisheries Act and Regulations decreased $3,261.10.

Details in connection with the issue of resident hunting licenses are as follows:—

Deer	31.067
Deer (Camp)	371
Deer (Farmers')	6.858
Moose	854
Gun	87,504

The item of revenue which showed the largest increase was the sum derived from the collection of royalties on the pelts of fur-bearing animals. These royalties are collected upon issue by the Department of permits to authorize the exportation from the Province or the dressing of such pelts. The amount collected from this source in 1943-44 was $23,563.30 in excess of the sum derived from the same source in 1942-43. Fees from the sale of trapping and fur-dealers licenses in 1943-44 increased $10.088.30 and $3,842.00 respectively. This is a total increase of $37,493.60 in revenue derived from the operations of those actively engaged in the raw fur industry.

The revenue derived from the commercial fishing industry, that is from the sale of fishing licenses and the collection of royalties, totalled $103,143.45, which was $18,636.13 in excess of the total received from the same branch in the previous fiscal period.

From the sale of articles confiscated from those convicted of offences against provisions of the Game and Fisheries Act we derived in 1943-44 the sum of $27,087.41, an increase of $12,308.16 over the previous years' revenue from the same source. This substantial increase would be attributable chiefly to the fact that the 374 beaver which were included in the sales of confiscated fur conducted in 1943-44 were superior to the 313 beaver sold in 1942-43 and the further fact that the public demand for such fur was reflected in increased market prices in 1943-44. The average price of beaver realized in the 1943-44 sale was $37.00 as compared with an average price of $16.00 in 1942-43.

During the year the total expenditures incurred by the Department, including both ordinary and capital amounted to $574,525.05 and these were practically equal to the 1942-43 expenditures. Details of these expenditures are set forth in the following statement:—

EXPENDITURE FOR THE FISCAL YEAR ENDING MARCH 31st, 1944

ORDINARY—

Main Office	$	52,849.76
General		41,782.05
Enforcement		206,375.40
Game Animals and Birds		7,103.12
Macdiarmid		2,936.66
Biological and Fish Culture		204,043.51
Grants		5,400.00
Wolf Bounty		46,545 77
Bear Bounty		3,695.00
Total Ordinary	$	570,731.27
Capital		3,793.78
Total Expenditure	$	574,525.05

As compared with figures for the previous year the only important changes in the amounts shown in these various sub-totals is an increase of $12,939.15 in the payments of wolf bounties and a decrease of $10,845.93 in the expenditure made for the purchase of game animals and birds for use in connection with our re-stocking operations and the reasons for which are explained in other sections of this report. As has been the case in the past several years the most important items of our expenditures occur in connection with the maintenance of the field service engaged in providing enforcement of the Game and Fisheries Act and Regulations and for the operations of the Fish hatcheries throughout the Province and distribution of fish for the replenishment of fishing in suitable waters under the supervision of the Biological and Fish Culture Branch, both of which services are the subject of more detailed references further along.

The allotment for grants was distributed as follows:—$2,500.00 to the Ontario Fur Breeders' Association to encourage their efforts to improve the Fur Farming industry in Ontario; $500.00 to Professor W. J. K. Harkness for use in his research work towards improving the practice which at present prevails in fish culture operations; $500.00 to the Ontario Federation of Anglers and Hunters to be used in their programme to improve the practice of conservation and secure observance of the various provisions of the Legislation applicable to the sports of hunting and fishing; and the remaining $1900.00 in varying amounts was granted to Mr. Jack Miner, Mr. T. N. Jones and Miss Edith L. Marsh in appreciation of their services in providing sanctuary for migratory and native birds on their properties located in the counties of Essex, Elgin and Grey respectively.

As will be noted capital expenditures were rigidly restricted and were made simply to provide repairs and minor improvements to the fish hatchery properties at Southampton, Normandale, Wiarton and North Bay, to the Departments' property at the Macdiarmid fishing station on Lake Nipigon and to the bird farm operating at Normandale.

The favourable balance of revenue over expenditure for the year was $400,547.55.

The following table details departmental revenue and expenditure for the fiscal years from and including the period which ended March 31st, 1936:—

	Revenue	Expenditure (Ordinary & Capital)	Surplus
1935-36	$ 683,938.72	$ 451,041.91	$ 232,896.81
1936-37	782,217.63	474,128.95	318,088.68
1937-38	866,558.19	563,938.33	302,619.86
1938-39	914,475.24	575,437.79	339,037.45
1939-40	1,015,350.82	568,198.55	447,152.27
1940-41	984,800.69	512,834.70	471,965.99
1941-42	1,183,269.29	576,762.26	606,507.03
1942-43	962,350.89	574,732.49	387,618.40
1943-44	975,072.60	574,525.05	400,547.55

GAME

Herewith is a summary of conditions as they apply to the various species of game animals and birds which are to be found in Ontario, and which information has been compiled from reports submitted by our field officers throughout the Province:

DEER:—In addition to the open seasons definitely established by provisions of the Game and Fisheries Act in the various divisions which prevail, special regulations affecting the deer season were adopted and created the following provisions, viz:—

(a) The open season in that part of Ontario lying south of the French and Mattawa Rivers and Lake Nipissing as defined in clause (d) of Section 7 of the Game and Fisheries Act, in 1943, extended from November 8th to 20th.

(b) An open season in that portion of the County of Carleton lying west of the Rideau River, from November 8th to 20th, 1943.

(c) An open season in the Counties of Bruce, Grey, Dufferin and Simcoe from November 15th to 20th, 1943. In this instance the use of dogs for the hunting of deer during this open season in these counties was not permitted.

(d) An entire close season throughout the year was provided to apply in the Township of Cambridge (Russell County) and in the Township of Howe Island (Frontenac County).

(e) In the following townships in the District of Algoma, viz:—Y, Z, 7Z, 5A,6A, 7A, 5B, 6B, 7B, 5C, 6C, 7C, 5D, 6D, 7D, 5E, 6E, 7E, 5F, 6F and 7F, the open season was varied and in 1943 extended from October 15th to November 25th.

Advice from our field officers with reference to this fine species of game animal would indicate that as a general rule very favourable conditions prevailed during the period covered by this report. There were of course some exceptions, but this is not unexpected in an area so extensive as that which is comprised within the boundaries of the Province. There are many sections of Ontario in which settlement, industrial development and the lack of suitable environment and cover have resulted in necessary migration and the consequent diminution of deer herds which formerly inhabited such areas, but it can be safely stated that in those areas in which suitable and desirable habitat is to be found deer continued to provide satisfactory hunting for many thousands of our own hunters as well as for hundreds of visiting sportsmen from the United States who participated in the joy and pleasure which are derived from the recreation such sport provides.

These animals are reported to be plentiful in many sections of the northern portion of the Province, extending from Lake Nipissing in the east to the Lake of the Woods in the west, and the same conditions are reported from that portion of southern Ontario below the French and Mattawa Rivers, north of the southern boundary of the District of Muskoka and between the Georgian Bay and the Ottawa River.

They are also reported to be numerous and increasing in many of the southwestern and southeastern counties in which the complete protection of an entire closed season has been in effect for many years.

MOOSE:—This species is practically non-existent in the larger proportion of Southern Ontario. There are reports that specimens have been observed, though their numbers are very scarce, in Victoria, Hastings, Addington, Frontenac, Renfrew, Haliburton, Muskoka and Parry Sound, and little, if any, improvement has been observed. They are more prevalent in the northern portion of the Province, but it cannot be stated that they are more than fairly plentiful in any particular section. Improved conditions affecting this species are reported from some sections of the Districts of Nipissing, Temiskaming, Algoma and Kenora. The sale of hunting licenses for the taking of moose is quite limited as will have been observed in a previous portion of this report, which fact might be construed as an indication that such hunting is a branch of sporting activity which does not interest many sportsmen.

In addition to the open season for moose which is established by legislative authority, a special open season was declared by Regulation to be effective in that portion of the Districts of Nipissing, Temiskaming and Sudbury defined in subclause (i) of clause (b) of Section 7 of the Game and Fisheries Act to extend from October 15th to 30, 1943.

CARIBOU:—The protection which has been provided for this species in the way of an entire close season which has been in effect for the past several years throughout Ontario has unfortunately not resulted in any very noticeable improvement or increase in the number of the herds of caribou which inhabit this Province. They are extinct in southern Ontario and only from the Districts of Cochrane, Sudbury, the northern part of Algoma and Thunder Bay has their existence been reported and even in such instances it is stated by the officers concerned that they are few in number, with little, if any, improvement in their condition or numbers.

ELK:—Such of these animals as are to be found in Ontario at present are the result of efforts undertaken by this Department in past years to establish this species in the Province. The original stock was received from Western Canada through the co-operation of the National Parks Branch of the Federal Department of Lands, Mines and Resources. Some have been liberated in sections of Peterborough County, and in the Districts of Temiskaming (Township of French), Sudbury (Burwash Crown Game Preserve), Algoma (Chapleau Crown Game Preserve), and Thunder Bay (Nipigon-Onaman Crown Game Preserve).

Reports from most of these areas indicate some slight increase

BUFFALO:—A small herd of buffalo was brought into Ontario from Alberta in 1939, and they were placed on the Burwash Crown Game Preserve. Improvement or increase has been negligible.

BEAR:—These animals are fairly plentiful throughout the northern portion of the Province and in the northern Districts of southern Ontario. While they do provide a measure of sport in which a goodly number of hunters participate, and in this connection it is interesting to note that such hunting in the months of April, May and June has an appeal for United States hunters who visit Ontario for this purpose, nevertheless this species has in more recent years become somewhat of a nuisance, particularly in some of the more thickly settled sections in the north, where they have been responsible for damage among domestic herds and flocks, and due to this very undesirable condition it has been necessary to provide a regulation to encourage the destruction of bears in such settled areas and under which regulation provision is made for the payment of a bounty on these animals which are killed in certain defined areas. Detailed results of the operations under this Regulation are included elsewhere in this Report.

RABBITS:—The three species of rabbit which are most prevalent in Ontario are the cotton-tail rabbit, the European Hare (or jack-rabbit), and the varying hare (or snowshoe rabbit). The cotton tail rabbit is found in most of the southern counties, the jack rabbit in the southwestern counties, and the snowshoe rabbit in the northern portion of the Province and in the northern districts and eastern counties of southern Ontario.

Reports to the Department indicate that as a general rule these animals were plentiful, though there were areas in scattered portions of the Province in which such conditions did not exist and in which these animals were reported to be not so plentiful and their numbers somewhat decreased. Information regarding diminished numbers of cotton-tail rabbits was received from a majority of counties in southeastern Ontario, and advice of similar conditions with respect to the snowshoe rabbit came from eastern counties as well as from some of the northern Ontario districts.

Generally speaking, rabbits continued to provide a goodly proportion of the desirable hunting which is available, particularly in the late fall and early winter months.

PARTRIDGE:—as a general rule reports were not so favourable regarding conditions applicable to the various species of partridge as had been the case in previous years, though they continued to be sufficiently plentiful to warrant the adoption of a regulation which provided for an open season for the taking of these birds. Two separate periods to constitute this open season were set out in the Regulation which governed, viz:—from October 2nd to 16th and from November 8th to 15th. 1943. The later period was in effect throughout the entire Province, excepting in Provincial Parks and Crown Game Preserves, and during the October period such hunting was prohibited not only in the Parks and Crown Game Preserves, but also in the Counties of Essex and Kent and in the Townships established as Regulated Game Preserve Areas, though in Essex, Kent and Lambton and the Regulated Townships provision was made for the hunting of partridge during the period which was provided in these areas for the hunting of pheasants. The general bag limit was five (5) birds per day, and not more than twenty-five (25) during the two periods.

HUNGARIAN PARTRIDGE:—There are but few sections in the Province in which these birds are to be found. They are reported to be not too plentiful in any particular area, and but little improvement has been observed. The sections in which they are most plentiful are the very extreme southwestern and southeastern counties. This species is not native to the Province and such birds as do inhabit suitable sections are the result of previous efforts on the part of the Department to establish this species in Ontario. Hunting of Hungarian Partridge provided by regulation was permitted only in the counties of Essex and Kent, on October 28th, 29th and 30th, 1943, with a bag limit of two (2) birds per day.

PHEASANTS:—The general policy of restocking suitable cover with English ring-necked pheasants was continued during the year under review, but an unfavourable condition on the breeding farms, much of which developed as a result of a serious lack of experienced help due to the demands of more necessary war services, was followed by reduced production and the consequent large decrease in the number of birds which was made available for purchase by the Department for this purpose. We are able to secure only a total of 7,404 pheasants to meet all our demands for general distribution and as a result the Department was greatly handicapped in its efforts to continue the previous policy. Extreme care was essential in the matter of allotting shipments as they became available, and while requirements could not be completed in any instance, officials in the Department who were responsible for the distribution displayed such a measure of diligence and care in the details of organization that most of the Regulated Township areas received some birds, even though the total required was not produced. This condition quite naturally made it necessary that there should be some curtailment in the open season which was provided and generally only two days' shooting was allowed in these Regulated Townships.

Pheasants totalling 6,512 were distributed among the various townships included in the scheme of Regulated Game Preserve Areas, 415 were liberated in the county of Essex and a similar number in the county of Kent, while 25 of these birds were placed in the Barkley Crown Game Preserve in the county of Dundas, and the remaining 37 were made available to the St. Catharines Branch of the Ontario Bird Dog Association.

Details of the distribution in the Regulated Townships are as follows:—County of Brant, (three townships,—Burford, South Dumfries and Onondaga), 180 birds; County of Elgin, (Five townships,—Aldborough, Bayham, Dorchester South, Dunwich and Malahide), 168 birds, 48 of which were adult birds; County of Haldimand, (eight townships,—Canboro, Dunn, Cayuga North, Cayuga South, Moulton, Seneca, Sherbrooke and Walpole), 690 birds; County of Halton, (four townships,—Esquesing, Nassagaweya, Nelson and Trafalgar), 495 birds; County of Lincoln, (eight townships,— Caistor, Clinton, Gainsboro, Grimsby North, Grimsby South, Grantham, Louth and Niagara), 743 birds, 19 of which were adult birds; county of Middlesex, (two townships,—Metcalfe and Westminster), 92 birds, 37 of which were adult; County of Norfolk, (four townships,—Middleton, Townsend, Windham and Walsingham), 285 birds; County of Ontario, (three townships,—Pickering, Whitby East and Whitby West), 430 birds, 70 of which were adult birds; County of Oxford, (two townships,—Dereham and East Oxford), 98 adult birds; County of Peel, (five townships,—Albion, Caledon, Chinguacousy, Toronto and Toronto Gore), 540 birds; County of Prince Edward, (one township,—South Marysburgh), 41 birds; County of Welland, (eight townships,—Bertie, Crowland, Humberstone, Pelham, Stamford, Thorold, Wainfleet and Willoughby), 894 Birds; County of Wellington, (one township,— Puslinch), 105 birds, County of Wentworth, (eight townships,—Ancaster, Barton, Beverly, Binbrook, Glanford, Flamboro East, Flamboro West and Saltfleet), 675 Birds; County of York, (seven Townships,—East Gwillimbury, North Gwillimbury, King, Markham, Scarborough, Vaughan and Whitchurch), 1076 birds, of which 359 were adult birds. Except as is otherwise indicated all birds distributed were poults.

Provisions of the Regulations which governed the open season for pheasants were as follows:—

(a) Pelee Island, October 28th, 29th and 30th, 1943, between the hours of 8.00 a.m. and 5.00 p.m., each day. Bag limit of four (4) birds per day, one (1) of which was to be a hen. Hunters were required to have a special license issued by the Pelee Island municipal authorities, in addition to the regular hunting license.

There was an additional regulation provided which prohibited all hunting on Pelee Island from 6.00 p.m. October 21st until 8.00 a.m. October 28th, 1943, which was the first day of the open season detailed in the preceding paragraph.

(b) Township Regulated Game Preserve Areas, (except Aldborough, Plympton, Bayham, Dorchester South, Dunwich, Malahide, Marysburgh South, Metcalfe, Westminster, Middleton and Oneida), between the hours of 8.00 a.m. and 5.30 p.m. October 22nd and 23rd, 1943;

Aldborough Township, October 22nd, 1943, between the hours of 8.00 a.m. and 5.30 p.m.; and

Plympton Township, October 30th, 1943, between the hours of 8 00 a.m. and 5:30 p.m.

The bag limit was three cock birds per day. Hunters were required to provide themselves with special township licenses in addition to the regular hunting license.

No open season for pheasants was provided in the townships of Bayham, Dorchester South, Dunwich, Malahide, Marysburgh South, Metcalfe, Middleton, Oneida and Westminster. This was in compliance with the request from the respective Controlling Organization in these townships.

(c) Essex (excluding Pelee Island) and Kent counties, between the hours of 8:00 a.m. and 5:30 p.m. October 28th, 29th and 30th, 1943; and Lambton County, (other than Plympton Township), between the hours of 8:00 a.m. and 5:30 p.m. October 30th, 1943. Bag limit was three (3) cock birds per day.

QUAIL:—There was very little change in conditions respecting this species of game bird. Their numbers are not plentiful anywhere in the Province and they are to be found in but few sections, principally the far south-western counties, though reports were received of the existence of scattered small bevies in a few of the eastern counties along the St. Lawrence River.

Hunting of this species was provided only in the Counties of Essex and Kent on the same dates as those on which the hunting of pheasants was permitted, and the bag limit was four (4) birds per day.

DUCKS:—The various species of this division of migratory waterfowl which cross Ontario, particularly during the period of the southerly migration in the fall of the year, continue to be quite plentiful, and reports would tend to indicate that the hunting of wild ducks was greatly enjoyed by a goodly proportion of those who participate in the hunting privileges which are available in Ontario. As has been stated in previous Annual Reports the Regulations which govern the protection of wild ducks and under which hunting provisions are declared are established in accordance with the Migratory Birds Convention Act.

In 1943 the open season extended from September 15th to November 30th in the northern division, and from September 25th to December 10th in the southern division. The bag limit was twelve (12) ducks per day and not more than one hundred and fifty (150) during the period of the open season.

GEESE:—There are but few sections in which favourable wild goose shooting is available in Ontario and these are contained in the territory adjoining the southwestern shore of James Bay and in a few counties in the extreme southwesterly portion of the Province. They are observed during the period of migration in other scattered areas, but in these instances conditions are such that favourable shooting is not available .

The same period of open season prevails as in the case of wild ducks with the exception that in the counties of Essex, Kent and Elgin the open season for geese extends from November 1st to January 2nd. The bag limit is five (5) geese per day and not more than fifty (50) during the period of the open season.

WOODCOCK:—While conditions as they apply to this species have shown some improvement in a few sections of the Province, it cannot be said that they are in any way plentiful. Successful hunting of woodcock has been available only in certain southwestern, central and southeastern counties.

The open season in 1943 from October 1st to 31st was applicable throughout the Province, and the bag limits were eight (8) per day and not more than one hundred (100) during the season.

SNIPE:—Conditions with reference to snipe vary in different sections, and while there are some sections in which they may be successfully hunted, as a general rule they are not too plentiful.

The open season in the northern division extends from September 15th to November 15th, and from October 1st, to November 30th in the southern division. Bag limits were twenty (20) per day and two hundred (200) for the season.

PLOVER:—Thes birds are provided the protection of an entire close season under the Migratory Birds Convention Act. There are no reports from any section of the Province that they are plentiful though improvement has been noted in some areas. The present restrictions are necessary for the preservation of this species.

FUR-BEARING ANIMALS

The following is a summary of conditions which apply to fur-bearing animals throughout the Province, the information having been secured from reports from the field officers:—

BEAVER:—Reports indicate that this splendid fur-bearer continues to thrive in areas which are suitable to its propagation, and to a large extent this desirable condition is attributable to the rigid control which has been provided in recent years for its protection and the restrictions which have been made applicable during the limited periods of open season which have been provided. There are of course certain sections of the Province in which the necessity for an entire close season throughout the year still prevails if conditions are to improve and there are sections in the southern portion of the Province from which it has severed its connection probably for ever.

Favorable reports regarding the conditions which apply to beaver have been received from a majority of the northern Ontario districts and from the more northerly portions of Southern Ontario, and in view of these reports provision was again made for an open season on Beaver, in accordance with the following particulars:

(a) Throughout Nothern Ontario (except in that part of the District of Kenora which lies south of the main line of the Canadian National Railway), and in Parry Sound, Muskoka, Nipissing (south), Victoria, Haliburton, Peterborough, Hastings, Lennox and Addington, Frontenac, Renfrew and Lanark, from December 1st to 21st, 1943. It was provided that no trapper could take more than ten (10) beaver during this open season.

(b) In the county of Grey and in the township of Orillia (Simcoe), from November 10th to 30th, 1943. Restricted to residents of the respective areas, with the provision that no trapper should take more than ten (10) Beaver during the season. It was further provided in this case that pelts so taken were to be forwarded to the Department by the respective trappers for disposal on their behalf.

According to records which have been assembled in the Department there were 32,266 beaver taken during these periods of open season and it has been estimated that they had a value of $1,222,558.74 to the trappers concerned. As compared with the figures for the preceding year there was an increase of 33% in the catch and, by reason of an increase in market prices, the valuation increased 57 per cent.

FISHER:—There are only a few sections of the Province in which these animals are to be found and they are extremely scarce throughout. Very few are taken, and reports would indicate there was no improvement in conditions or increase in their numbers during the period reviewed in this report.

FOX:—These animals were reported to be quite plentiful in most areas throughout the Province, and were quite evidently increasing. There were many complaints received in the Department to the effect that foxes were responsible for much serious damage to flocks of domestic poultry. This condition also resulted in considerable losses among the more desirable game birds. Many township municipal councils continued to pay a bounty on foxes killed within their respective boundaries, and conditions were so serious that it was found necessary to provide a regulation to temporarily rescind the enforcement of legislation which had existed for the protection of this species, and the taking of foxes at all periods of the year and the use of dogs for the hunting of foxes was allowed without the usual permit in the Counties of Brant, Durham, Elgin, Essex, Haldimand, Halton, Huron, Kent, Lambton, Lincoln, Middlesex, Norfolk, Northumberland, Oxford, Peel, Perth, Prince Edward, Waterloo, Welland, Wellington, Wentworth and York. There were 53,205 red foxes destroyed during the period covered by this report, respective increases of 22,000 over the previous year and more than 38,000 when compared with the figures for the fiscal period which ended March 31st, 1941.

LYNX:—These animals are extremely scarce throughout Ontario, and in the southern portion of the Province they are practically extinct. There is no indication from any section that their numbers are increasing, and but few are taken by trappers.

MARTEN:— As in the case of Fisher and Lynx, this species has become extremely scarce. There are but few evidences of their existence south of the French and Mattawa Rivers, and there is no noticeable increase in any part of Northern Ontario in which they are reported to exist. The number taken in trapping operations is very limited.

MINK:—This is one of the more pevalent species of desirable fur-bearing animal from the standpoint of the trapper. Conditions continued to be quite favorable during the period under review though there was not much in the way of change reported from any particular section. According to statistics assembled by the Department it would appear that payments received by trappers generally from the sale of Mink pelts are exceeded only by returns from the sale of muskrat and beaver pelts.

MUSKRAT:—This species is found in varying numbers practically throughout Ontario, and, while but little improvement has been reported, from the trapping of these animals during the open seasons was derived a very substantial percentage of the trappers' revenue. The open season is provided by regulation, and the periods which prevail in various divisions are established to coincide with the prevalence of suitable weather conditions in these respective divisions. It has been estimated that the value of the muskrat pelts which were taken during the open season which prevailed during the fiscal year 1943-44 was in excess of $2,150,000.00 or more than 37% of the value of all the furs taken in trapping operations and marketed during year.

OTTER:—Conditions as they apply to this species cannot be described as better than fair, and there was no improvement reported. They are extremely scarce throughout the southern portion of the Province, and while they are somewhat more plentiful than this in the north they are not sufficiently numerous to justify any claim that they are an important part of the trapping industry. The numbers which are taken vary but little in any particular open season, though the total catch in 1943-44 was somewhat in excess of the number taken in 1942-43.

RACCOON:—It is only in that part of the Province south of the French and Mattawa Rivers that these animals are to be found. Weather conditions in the north are too severe to encourage the hope that this species could survive to any great extent north of this area. Favourable reports regarding the prevalence of these animals were received from many southern Ontario sections. The open season produced 20,664 pelts, 50% in excess of the previous year's catch.

SKUNK:—This species continues to be plentiful throughout every section of Ontario. An average catch was the result of operations during the trapping season. The trapping of skunk is altogether too obnoxious and pelt values are not sufficient to warrant any intensive effort along these lines by licensed trappers.

WEASEL:—Conditions with respect to weasel are variable, and though they are plentiful in many sections the pelts are not sufficiently valuable to generally encourage any extensive trapping operations for the taking of this species. The catch in 1943-44 showed an increase over the previous year, and it was a good deal better than an average catch.

The following is a comparative table showing the numbers of pelts of the several varieties of fur-bearing animals taken by licensed trappers, and which were either exported or dressed, during the 1943-44 fiscal period, as well as similar figures for the three preceding years:—

	1940-41	1941-42	1942-43	1943-44
Bear	274	384	288	269
Beaver	21,605	25,197	24,194	32,266
Fisher	858	884	691	1,035
Fox (Cross)	722	1,780	2,649	4,350
Fox (Red)	15,059	32,215	31,297	53,205
Fox (Silver or Black)	67	206	265	499
Fox (White)	91	114	185	33
Lynx	383	537	552	646
Marten	1,439	1,652	1,417	1,610
Mink	38,976	63,996	60,331	52,289
Muskrat	739,224	722,387	642,810	683,450
Otter	3,931	3,880	3,557	3,964
Raccoon	11,973	13,499	13,420	20,664
Skunk	72,005	94,656	48,337	79,298
Weasel	53,719	80,776	62,553	67,461
Wolverine	2	3	6	5

Trappers experienced a very successful season both from the standpoint of an increased number of pelts which were taken and regarding the financial returns which were derived by them from the sale of such pelts. The demand for furs resulted in a considerable increase in market values for practically all species and from information compiled in the Department it has been estimated that trappers who were responsible for taking these pelts received a total of $5,774,014.16 from the sale thereof. Due to the very favourable conditions which prevailed and to which previous reference has just been made this amount is $2,228,076.64 in excess of the proceeds derived from such sales in the preceding season.

In addition Departmental records show that during this fiscal year licensed fur farmers marketed the pelts of 22,862 silver or black foxes, 1,243 blue foxes, 132 cross foxes and 58,110 Mink, all of which had an estimated value of $1,859,917.63, and which was $370,416.18 in excess of such returns in 1942-43.

It will be seen that the fur produced by trappers and by licensed fur farmers during the 1943-44 season was marketed for the total sum of $7,633,931.79.

FUR FARMING

Although market prices for raw furs improved substantially, the high cost of feed and the scarcity of help caused some further recession in the fur-farming industry. During the year 1943 there were, 1,222 fur farmer's licenses issued, 1,119 being renewals of previous licenses and 103 for new fur farms. This represents a decrease of 17 per cent.

As is indicated in the following table mink and foxes are the principal species propagated on these fur farming premises. Experiments carried out by fur farmers in the raising of fisher, marten, muskrat and beaver were negligible.

BREEDING STOCK ON LICENSED FUR FARMS AS AT JANUARY 1st

	1941	1942	1943	1944
Beaver	13	18	21	23
Fisher	26	16	15	12
Cross Fox	134	112	68	58
Red Fox	65	73	96	123
Silver Black Fox	16,034	15,630	12,901	12,114
Blue Fox	397	644	595	838
Platinum Fox	X	X	125	729
White marked Fox	X	X	1,379	2,030
Lynx	2	2	2	0
Marten	16	19	15	20
Mink	34,277	38,650	29,345	33,971
Muskrat	179	119	52	0
Otter	2	0	0	0
Raccoon	139	124	121	155
Skunk	7	5	2	0

X New type foxes previously included with Silver Black Foxes.

The subjoined table shows an analysis of the location of licensed fur farm premises:—

County or District.	Farms	County or District.	Farms	County or District.	Farms
Algoma	17	Huron	57	Perth	44
Brant	10	Kenora	18	Peterboro	3
Bruce	51	Kent	20	Prescott	4
Carleton	27	Lambton	14	Prince Edward	5
Cochrane	5	Lanark	79	Rainy River	23
Dufferin	4	Leeds	17	Renfrew	64
Dundas	5	Lennox & Addington	1	Russell	7
Durham	5	Lincoln	5	Simcoe	78
Elgin	9	Manitoulin	17	Stormont	7
Essex	11	Muskoka	7	Sudbury	6
Frontenac	25	Middlesex	45	Temiskaming	8
Glengarry	3	Nipissing	5	Thunder Bay	60
Grenville	9	Northumberland	3	Victoria	15
Grey	78	Ontario	23	Waterloo	46
Haldimand	19	Oxford	26	Welland	7
Haliburton	1	Norfolk	10	Wellington	21
Halton	24	Parry Sound	11	Wentworth	24
Hastings	9	Peel	16	York	114

CROWN GAME PRESERVES

The only extension in the policy of creating and maintaining Crown Game Preserves throughout the Province was the addition of a further Beaver Sanctuary, in the District of Patricia. The area involved was contained within the following boundaries, viz:—on the east the west shore of James Bay north from the mouth of the Kapiskau River to a point in latitude 54 degrees and 30 minutes north, on the north the parallel of latitude 54 degrees and 30 minutes north west from the shore of James Bay to longitude 85 degrees, on the west the 85th meridian south from latitude 54 degrees and 30 minutes north to the south bank of the Kapiskau River, and on the south the south bank of the Kapiskau River from the 85th Meridian to the west shore of James Bay.

This area was designated as the "Attawapiskat Beaver Sanctuary" and the regulation which governs was provided at the suggestion of the Hudson's Bay Company. This regulation for the protection of beaver will be effective for a period of five years, with a provision for extension of such protection provided the terms can be reasonably observed. Trapping of fur-bearing animals other than beaver is restricted to Indians resident in Ontario, and the introduction of beaver for purposes of re-stocking the area is to be undertaken by the Hudson's Bay Company.

This is the fourth such Beaver Sanctuary which has been created in the far northern portion of the Province.

The only other regulation with reference to Crown Game Preserves which was adopted during the year provided for a change in the boundaries of the Markham Crown Game Preserve, located in the Township of Markham (York County), and which was originally established by Regulation dated April 22nd, 1936.

WOLF BOUNTIES

The following is a comparative statement showing annual wolf bounty statistics for a period of five years ending with the fiscal year 1943-44:—

Period	Timber	Brush	Pups	Total	Bounty & Expenses
For year ending Mar. 31, 1940	1,107	614	22	1,743	$25,058.12
For year ending Mar. 31, 1941	738	400	8	1,146	16,477.43
For year ending Mar. 31, 1942	1,199	577	37	1,813	40,593.77
For year ending Mar. 31, 1943	935	497	32	1,464	33,606.62
For year ending Mar. 31, 1944	1,302	731	32	2,065	46,545.75

The rate of bounty which was paid during the 1943-44 period was $25.00, and on pups, animals under the age of three months, $5.00.

The very noticeable increase in the number of wolves which was killed during the year was perhaps largely due to the more favourable weather conditions which prevailed during the winter.

Claims for the payment of wolf bounty numbering 1,511 and covering a total of 2,126 wolves were submitted to the Department. Of these claims twenty-nine (29) affecting forty-nine (49) animals were disallowed for various reasons principal among which were that the pelts submitted on examination proved not to be wolves and also that insufficient evidence was produced. At the end of the fiscal period seven applications in respect to twelve (12) additional wolves were in abeyance, and as indicated in the preceding statistical table bounty was paid during the year on a total of 2,065 wolves.

The following is a summary showing in detail the sources of origin and the varieties of wolves on which applications for bounty were submitted:—

SUMMARY OF APPLLICATIONS FOR PAYMENT OF WOLF BOUNTIES

County	Timber	Brush	Pups	Total
Bruce	14	13		27
Carleton	2	1		3
Durham	0	1		1
Frontenac	15	19	7	41
Glengarry	0	1		1
Grey	0	2		2
Haldimand	0	1		1
Halton	0	1		1
Hastings	26	4		30
Huron	0	1		1
Kent	0	3		3
Lambton	0	7		7
Lanark	9	0		9
Leeds	0	1		1
Lennox & Addington	12	2		14
Lincoln	0	1		1
Ontario	7	14		21
Norfolk	0	9		9
Northumberland	1	0		1
Peel	0	1		1
Peterborough	18	0		18
Prince Edward	0	5		5
Renfrew	53	5		58
Simcoe	14	9	6	29
Victoria	9	26		35
Welland	0	2		2
York	0	14		14
Total Counties	180	143	13	336
DISTRICTS				
Algoma	99	64	8	171
Cochrane	31	1		32
Haliburton	18			18
Kenora	263	112		375
Manitoulin	34	126	9	169
Muskoka	42	8		50
Nipissing	121	27		148
Parry Sound	69	9		78
Patricia	81	20		101
Rainy River	131	92	7	230
Sudbury	126	78	9	213
Temiskaming	17	1		18
Thunder Bay	120	67		187
Total Districts	1,152	605	33	1,790
Grand Total	1,332	748	46	2,126

Following the practice which was instituted on November 1st, 1942, such wolf pelts as were submitted to the Department in support of applications for the payment of bounty were, following approval of the respective applications delivered to the Seamen's Fur Vest War Project for manufacture into garments for the use of members of the Naval Service and Merchant Marine, a branch of voluntary war service which was highly appreciated by those to whom such garments were made available.

From Departmental records it has been ascertained that farmers were responsible for applications in respect to 704 of these wolves; Indians and trappers in respect to 916; hunters, guides and rangers in respect to 225; and the remainder are assigned to others in miscellaneous occupations.

Forty-five per cent were taken in snares, twenty-five per cent in traps, twenty-four per cent were shot, three per cent poisoned. The remainder were killed as a result of accidents.

BEAR BOUNTY

The regulation which was originally provided in 1942 and which established conditions to govern the payment of a bounty on bears killed in certain sections was re-affirmed.

The conditions provided for the payment of a bounty of $10.00 on any bear killed between April 15th and November 30th in Townships devoted to agriculture in certain Counties and Districts.

Some 313 applications for the payment of this bounty, involving 377 bears, were received for consideration. The bounty was paid on 363 bears, and 11 applications in respect to 14 bears were not approved.

It has been ascertained from records on file in the Department that 286 of these bear were shot, 28 were trapped and 6 snared.

The following table indicates the total number of bears killed in each of the Counties and Districts, and in respect of which applications for the payment of bounty were submitted:

County or District	Total
Algoma	18
Cochrane	68
Kenora	5
Manitoulin	5
Muskoka	5
Nipissing	27
Parry Sound	25
Rainy River	33
Sudbury	39
Thunder Bay	27
Temiskaming	50
Haliburton	10
Bruce	7
Frontenac	2
Hastings	20
Lennox & Addington	4
Peterborough	5
Renfrew	27
Total	377

TOURIST OUTFITTERS

A continuation of war-time problems caused some further recession in the tourist industry but there was evidence of increased post-war planning. Thirty-eight (38) applications for permits to establish additional camps were received in the Department, of which fourteen (14) were granted, thirteen (13) were definitely refused, five (5) were tentatively refused for reconsideration after the war and six (6) are still in abeyance pending final decision.

With respect to the 615 licensed camps which were operated in 1942 only 519 licenses were renewed for operations in 1943. However 20 new or re-established tourist outfitters' camps were licensed to operate during the year which reduced the consequent decrease. A total of 539 such camps were licensed to operate in 1943, and these camps are located in Districts set forth in the following schedule:—

Algoma	76
Cochrane	7
Kenora	127
Manitoulin	42
Nipissing	75
Parry Sound	91
Patricia	1
Rainy River	30
Renfrew	12
Sudbury	51
Temiskaming	6
Thunder Bay	21
Total	539

GAME AND FISHERIES ACT

There were no amendments provided with respect to the Game and Fisheries Act which became effective during the year ending March 31st, 1944.

The only regulations which were provided and which are additional to the ones to which other references are contained in this report were,—

(a) Providing an open season for the taking of black and grey squirrels, south of the French and Mattawa Rivers and Lake Nipissing, November 4th, 5th and 6th, 1943, with a bag limit of five (5) per day; and

(b) Prohibiting the taking of minnows in excess of a total weight of forty (40) pounds from the waters of Lakes Simcoe and Couchiching during the period between October 1st, 1943 and March 31st, 1944.

ENFORCEMENT

Provisions of the Game and Fisheries Act and the Regulations which are established thereunder, as well as the Migratory Birds Convention Act and the Special Fishery Regulations for the Province of Ontario are administered within the jurisdiction of this Department, and for the enforcement of this Legislation and the various Regulations the Department maintains a regular staff of field service officers designated as Game and Fisheries Overseers. The services of these regular overseers are augmented by the appointment of additional seasonal overseers whose services are retained periodically for short periods, more patricularly during the spring fish spawning periods and in areas in which these extra men are required. Members of the Ontario Provincial Police Force also coperate with our officers to the end that better observance of these provisions may be secured.

In this connection it would be difficult to estimate the actual value to the Province as a whole of the voluntary efforts provided by the many hundreds of Deputy Game Wardens who are appointed annually, with authority to see that those with whom they might come in contact observe and obey these various provisions, and the services along educational and conservational lines which are available through the hundreds of local Game and Fish Protective Associations which have been organized and flourish throughout the Province. This co-operation in past years by sportsmen and organizations interested in promulgating in all concerned the desirability of maintaining undiminished as far as possible our wild life natural resources is an asset which cannot be computed in terms of monetary references and one which has been deeply appreciated by those to whom the administration of the Department of Game and Fisheries has been assigned. This co-operation in the work of enforcement and conservation has undoubtedly influenced a spirit of better law observance by those who hunt, fish and trap in this Province than could have been secured under conditions where such co-operation had not been available.

Enforcement officers in the performance of their duties did interrupt offenders on various occasions and in such cases the seizure of equipment being used in violation of provisions of the Act and regulations subsequently followed. During the year under review there were 1,201 cases in which such seizures were provided. Such seizures were the result of action provided by Game and Fisheries Overseers in 1080 cases, by Deputy Game Wardens in 24 cases, by Provincial Police Constables in 25 cases. In 66 cases the seizures were the result of co-operative action by Overseers, Deputy Game Wardens and Provincial Police, and in 6 cases by members of Municipal police forces, and in two of which they were assisted by Game and Fisheries Overseers.

The following is a summary of the articles which were seized in these actions:—

Live animals and birds ....in	10 cases
Birds, game animals and meat ....in	147 cases
Fire-arms and ammunition ....in	398 cases
Fish ....in	173 cases
Nets and fishing equipment ....in	130 cases
Angling equipment ....in	109 cases
Pelts and hides ....in	247 cases
Traps and trapping equipment ....in	188 cases
Canoes, rowboats and motor-boats ....in	19 cases
Outboard motors ....in	3 cases
Motor vehicles ....in	8 cases
Poison ....in	4 cases
Flashlights and Lanterns ....in	43 cases
Spears ....in	48 cases
Miscellaneous articles ....in	51 cases

A combination of articles seized in individual cases,—such as fire-arms and game, pelts and traps, fishing tackle and fish, etc., is responsible for the difference in the total of the above summary and the number of the actual cases in which seizure of articles was reported.

From the records is derived the following information with reference to the number and types of fire-arms which were seized, viz:—Shot-guns, single barrel and double barrel, 124; repeating shotguns, 24; automatic shotguns, 1; 410 gauge shotguns, 7; rifles, .22 calibre, 144; high-powered rifles, including .30, .300, .30/06, .303, .30/.30, .32, .32/.20, .32/.40, .351, .38, .38/.55, .40, .44, .44/.40, 6.5MM, 7MM, and 57 calibres, 82; rifles of .25, .25/.20, and .25/.30 calibre, 4; revolvers 5; and air-guns, 18.

Details of confiscated pelts of fur-bearing animals are as follows:—

Beaver	304
Fisher	7
Fox	61
Marten	12
Mink	49
Muskrat	389
Otter	8
Raccoon	107
Skunk	2
Squirrel	124
Weasel	54
Wolf	5
Deer and moose hides	30

Included among the miscellaneous articles which were seized were 14 axes and hatchets, 2 hammers, 13 pack sacks and dunnage bags, 4 haversacks, 8 shovels, 8 duck decoys, 5 car batteries (used for the operation of artificial lights), 3 tents, 3 camp stoves, 3 fish containers and 7 ice chisels.

Charges were laid and prosecutions followed in 1012 cases in which violations of the Game and Fisheries Act and the various Regulations were involved. As a result of these charges 963 convictions were registered and varying penalties imposed. In 43 cases the charges were dismissed and in 6 cases the charges were withdrawn.

In connection with the convictions the charges were laid by Game and Fisheries Overseers in 922 cases, by Provincial Police in 32 cases, by joint action on the part of Overseers and Police in 8 cases, and by Municipal Police Officers in 1 case.

The charges were laid by Game and Fisheries Overseers in 42 cases and by Provincial Police Constables in 1 case in those instances in which such charges were dismissed at the hearing by Magistrates.

In the actions in which the charges were withdrawn the informations had been laid by Overseers in 5 cases and by joint action between Overseers and Provincial Constables in 1 case.

FISH CULTURE BRANCH

During the year, twenty-seven hatcheries and rearing stations were operated, successfully. No new plants were established, in keeping with the restrictions imposed by wartime conditions.

For the culture of game-fish the development of rearing stations or a combination of hatchery and rearing station instead of a hatchery only, is in keeping with progressive developments in this field. A hatchery may be defined as a building in which is housed all the necessary equipment for hatching and rearing of fish to the fry or advanced fingerling stages. A rearing station is an extension of this arrangement; large tanks, raceways or ponds being provided for accomodating fish from the underyearling to yearling or older stages.

Of the twenty-seven stations, eleven are provided with hatcheries only, four with ponds only, one with raceways only, three with a combination of hatchery and ponds, eight with a combination of hatchery, raceways and ponds.

Speckled trout are cultured at fourteen stations, rainbow trout at two, brown trout at six, Kamloops trout at two, lake trout at nine, small-mouthed black bass at seven, large-mouthed black bass at one, maskinonge at one, perch at one, blue pickerel at one, yellow pickerel at ten, white-fish at ten, herring at three and minnows at four.

There are facilities at three stations for retaining a selected stock of adult speckled trout for breeding purposes. A breeding stock of brown, rainbow and Kamloops trout are provided for at one station.

Practically all the speckled trout, brown trout and Kamloops trout distributed to suitable and publicly fished waters are either yearlings or older fish.

Black bass, maskinonge, rainbow trout and lake trout, are, generally speaking, distributed in the fry or fingerling stages. Culture of lake trout to the yearling stage has been developed, successfuly, at certain stations, and when additional pond space is available, expansion of the culture of lake trout in this direction may be undertaken.

White fish, herring, perch, blue pickerel and yellow pickerel are distributed in the fry stage.

THE CULTURE AND DISTRIBUTION OF FISH

Speckled Trout:

Approximately 3,084,000 speckled trout yearlings and 10,300 adults were planted in suitable waters during the year. The distribution of yearlings was approximately 6 per cent greater than that of the preceding year.

Brown Trout:

The Department has been careful to avoid planting brown trout in streams which still continue to support native speckled trout satisfactorily. Distribution of browns is confined to those portions of streams of southern Ontario where there is little if any likelihood of re-establishing native trout on a practical basis and where speckled trout fishing is unimportant with the possible exception that in some cases small feeder creeks may still continue to support a limited number of speckled trout.

Some good results have followed the introduction of browns, but it is necessary to obtain more information on the success of many individual plantings before definite conclusions may be drawn.

A total of 314,000 browns were planted, of which yearlings numbered approximately 96 per cent.

Rainbow Trout:

(a) Steelhead Trout:

The distribution of rainbow trout fingerlings was 34% lower and yearlings 20% greater than that of the preceding year.

(b) Kamloops Trout:

The culture of this variety of rainbow trout was disappointing. The egg collection from the breeding fish in the Normandale ponds has decreased. Whether conditions of the environment, or methods of spawning are responsible for evident sterility is problematical. A small supply of eggs was obtained from Kamloops B.C., and the product ot these is being cultured at Chatsworth Trout Rearing Station to determine whether water supply and other conditions are controlling factors in successful culture.

The Kamloops trout is a magnificent game fish and the habitat conditions required by speckled trout are reported to be somewhat similar for Kamloops trout. Some good reports of successful planting have been received, and when the necessary personnel is available a closer check on the distribution already made will be advantageous.

Lake Trout:

The collection of lake trout spawn in the fall of 1942 was 50% lower than that of the preceding year, resulting in a decrease in the distribution of fingerlings in approximately the same proportion. Prevailing stormy weather prevented our spawning crews from carrying out effective operations.

When the take of fish is reduced the spawn collection is reduced in about the same proportion. Thus, the distribution of fry and fingerlings is adversely affected.

Fair weather, prevailed during the lake trout spawning season of 1943, but the take of fish with certain exceptions, showed evident signs of decline; the effects of this reduced take were reflected in the total collection of spawn, and thus in the total distribution of fry and fingerlings. If the take of lake trout in the Great Lakes continues to decrease, a protective closed season may be necessary.

The progress made in the culture and distribution of yearling lake trout was promising:

1942 — 10,700 yearlings
1943 — 60,900 yearlings

Whitefish:

The decrease in the collection of whitefish eggs in 1942 was approximately 28,000,000. This decrease was not serious or confined to one spawning area; some areas showed slight or substantial increases. The weather during the spawning period was not good for operations of this nature.

Access to whitefish spawning grounds in the eastern end of lake Erie has been greatly curtailed for reasons beyond control during wartime.

The total number of whitefish planted in 1943 was 6% less than that of the preceding year.

Herring:

The collections of herring spawn were carried out on the Bay of Quinte, Lake Ontario, and the west end of Lake Erie.. Only a very limited amount was taken at the latter point. As a result of these collections the distribution of herring fry showed a favourable increase of approximately 33 per cent in excess of that of the preceding year.

Yellow Pickerel:

There was a 12.6 per cent decrease in the distribution of yellow pickerel as compared with that of 1942.

The chief spawntaking areas where decreases occurred were, Hay Bay, (Lennox-Addington), Echo Lake (Algoma) and Whitefish Falls, (Bay of Islands, North Channel). At the other spawntaking areas increases or a very slight change in yield was evident.

In the Hay Bay area the ice was slow in going out; the fish swam under the ice into the Bay, and spawned before the nets were set. This happens during a prevailing west wind; with an east wind the condition is reversed, and there is no difficulty in getting the equipment in place before the spawning run. In Echo Lake many pickerel moved up under the ice before the nets could be set; this caused a reduced collection of spawn. In 1941 and 1942 pickerel spawn was collected successfully, in Callander Bay, Lake Nipissing for the Little Current Hatchery, but in 1943, operations were discontinued there, and centred at Whitefish Falls, Bay of Islands, North Channel, where the take of spawning pickerel was limited. This accounted to some extent at least for the reduced plant of pickerel in 1943.

Small-mouthed Black Bass:

The number of bass fry planted was substantially the same as in the preceding year, but the number of fingerlings was considerably reduced.

Large-mouthed Black Bass:

The number of large-mouthed black bass propagated and distributed was greatly in excess of that of the preceding year. The percentage increase in the distribution of fry was 174 per cent and of fingerings 102 per cent.

Perch:

The take of perch spawn in Lake Erie off Kingsville, is subject to wide variation. Only 19,000,000 fry were distributed in 1943, whereas in 1939 three to four times that number were distributed.

Maskinonge:

The distribution of maskinonge fingerlings was 205 per cent higher than that of the preceding year, whereas the distribution of fry was 26 per cent lower.

CLOSED WATERS

The closure of selected natural water areas to all fishing during alternate years, for an extended period of time, or permanently, is one of the practical methods for conserving the breeding stock. The fish thrive in suitable areas under suitable conditions without interference and spread to other parts of the same lake. There is thus set up in each body of water a permanent breeding stock, and there is being taken from it, only the natural increase each year.

Ten out of fourteen of the following waters were closed on the basis of biological survey, and the remainder were reported upon favourably by the Department's field officers.

When personnel is available, more intensive follow-up studies will be made concerning the effectiveness of closure in maintaining the fisheries on a proper basis.

In addition to the waters already closed for the natural protection and propagation of fish, the following were closed during the year, April 1, 1943 to March 31, 1944:

BLACK DUCK LAKE (Deer Bay)

Township of Harvey, County of Peterborough.

CHEMONG LAKE (Portion located as follows):

Lots 1, 2 and 3, Concession IV, Township of Smith, County of Peterborough.
Lot 23, Concession IV, Township of Emily, County of Victoria.
Lots 22 and 23, Concession V, Township of Emily, County of Victoria.

CLEAR LAKE (Gravel Lake)

Township of O'Brien, District of Cochrane.

DEEP BAY (Sparrow Lake)

Township of Matchedash, County of Simcoe.

DRYDEN CREEK

Townships of Dryden and Cleland, District of Sudbury.

GEORGIAN BAY (Portion located as follows):

(a) An area approximately 1 mile square lying west of Electric Island;

(b) An area approximately 1 mile square lying west of Lot 51, Concession VIII, township of Harrison, District of Parry Sound;

(c) An area lying east of and extending approximately 2 miles along the shore line opposite concessions XIII and XIV, Township of Harrison, District of Parry Sound.

GOOSE LAKE
Townships of Fenelon and Somerville, County of Victoria.

GOOSE LAKE (Scugog River)
Township of Fenelon, County of Victoria.

LITTLE MUD LAKE (Chemong Lake)
Township of Smith, County of Peterborough.

MOOSE LAKE
Unorganized territory west of the Township of Smellie, District of Kenora.

OPINICON LAKE (part)
Lot 16, Concession 6, and lots 15 and 16, Concession 7, Township of Crosby S, County of Leeds.

SEARIGHT'S BAY (North River)
Township of Belmont, County of Peterborough.

TAYLOR'S BAY and MUNN'S BAY (Belmont Lake)
Township of Belmont, County of Peterborough.

WHITE PINE LAKE
Township of Gamble, District of Timiskaming.

BIOLOGICAL SURVEYS

Biological studies during the year were confined almost entirely to fish culture in the various hatcheries and rearing stations throughout the province.

The Ontario Fisheries Research Laboratory of the Department of Biology, University of Toronto, continued the studies of the fish resources of Algonquin Park restricting the work of the most essential features in compliance with the requirements imposed by wartime conditions.

The Laboratory has continued to receive financial assistance from the Ontario Department of Game and Fisheries, the National Committee on Fish Culture and the University of Toronto.

The Ontario Department of Game and Fisheries have co-operated in the stocking programme, by making available whatever stocks of speckled trout and lake trout were required from time to time.

"In the first years of the study of Park lakes it was learned that some of the lakes gave much better returns than others to the anglers and a definite programme for maintaining and improving the fishing was undertaken. These measures of conservation consisted in stocking certain lakes and streams with speckled trout fry and fingerlings, transferring lake trout from in-Park lakes to those more heavily fished, closing certain lakes in alternate years, and introducing food fish such as perch and lake herring for bass and trout into those lakes where it was found that the food supply was sparse.

CREEL CENSUS

It is necessary to obtain some measure of the fish production from the various lakes from year to year in order to evaluate the various conservation measures being applied. The best method of obtaining this measure of the fishing for a large number of lakes and streams from year to year is through the creel census carried out by active cooperation of the anglers. The great importance of the Algonquin Park Creel Census lies in its value as being a measure of both the fish available to the anglers and the improvement or decline of fishing in the various lakes and rivers from year to year. For this purope the Park has been divided into three areas: Algonquin Park South, Algonquin Park North, Opeongo and adjacent lakes. The creel census of Algonquin Park North was carried out in 1943 for the first time.

STOCKING

The creel census has already shown us that stockings of some lakes and rivers with fish has improved the fishing while in other lakes the planting has given little or no return so it is now possible to emphasize the stocking of those waters which promise the most satisfactory returns. In 1943, 11,880 speckled trout were planted in twenty-six lakes in Algonquin Park North and 49,000 speckled trout were planted in thirty-six lakes in Algonquin Park South. The stocking with fish in 1944 will be carried out with emphasis upon those lakes which give the best promise of returns and upon some additional lakes which were studied during 1943, as well as some of the rivers which are being studied for the purpose of carrying out stream improvements to increase the production of trout.

LAKE CLOSURE

It has also been found that alternate annual closure of lakes is having a good effect on increasing both the size and numbers of fish available to anglers in many lakes and this practice is being extended to protect and improve the game fish in the smaller Park Lakes where the creel census indicated a dangerous decrease in the game fish available.

LAKE TROUT STUDIES

The work on the food and growth of lake trout has been continued and it has been found by Dr. Fry that lake trout reach a catchable size at an older age than speckled trout and as a result of this it takes a longer period for them to respond to conservation measures. He found also, that the lake trout in different lakes grow at very different rates but from this information it is possible to prepare a table giving the approximate average relations of age and size of lake trout.

Approximate Age-Length-Weight Relations of Lake Trout

Age Yrs.	Length Inches	Weight Pounds
1	4	
2	7	
3	9	1.0
4	12	1.2
5	14	1.3
6	16	1.5
7	18	2.4
8	20	3.0
9	22	3.5
10	23	4.2
11	24	5.0
	26	8.0
	28	10.0

Work was continued on the study of insect population of streams as fish food and the studies of the temperature and oxygen conditions in lakes as related to the movements of fish. Experiments were continued on the rate of digestion of food by fish to determine the amount of food used by fishes during a year as the basis for measuring the productive capacity of game fish in the various Park lakes."

The work of the laboratory has been reported, annually, in several publications.

ACKNOWLEDGEMENTS

In conclusion I desire to express general satisfaction with the services of respective members of the Departmental staff, both at headquarters and in the field. They were conscientious in the performance of their duties and courteous in their contacts with the general public.

The co-operation of the Ontario Federation of Anglers and Hunters, as well as the local Fish and Game Protective Associations and the Northern Ontario Tourist Trade Association has been provided at all times and has resulted in a better degree of law observance in the interests of protecting the fish and game resources of Ontario and has resulted in easing the burdens of administration.

Assistance has been forthcoming from many other organizations and individuals too numerous to specify in detail, and particularly from Municipal Councils and Controlling Organizations in the Townships incorporated in the scheme of Regulated Game Preserve Areas and which in large measure has been responsible for the success which this scheme has presently attained.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

D. J. TAYLOR,
Deputy Minister of Game and Fisheries

APPENDIX No. 1

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1, 1943, to March 31, 1944.

LARGE-MOUTHED BLACK BASS

FRY

Bruce	35,000
Huron	40,000
Muskoka	30,000
Norfolk	2,500
Oxford	20,000
Parry Sound	370,000
Perth	10,000

FINGERLINGS

Lincoln	2,000
Muskoka	12,500
Simcoe	9,000
Victoria	12,000
Welland	2,000
Wellington	1,000

YEARLINGS AND ADULTS

Brant	195
Norfolk	95

SMALL-MOUTED BLACK BASS

FRY

Bruce	45,000
Elgin	75,000
Grey	5,000
Hastings	6,000
Huron	20,000
Manitoulin	195,000
Muskoka	145,000
Nipissing	120,000
Norfolk	25,000
Parry Sound	510,000
Peterborough	50,000
Prince Edward	6,000
Sudbury	165,000
Waterloo	100,000
Great Lakes	45,000

FINGERLINGS

Algoma	62,250
Brant	1,000
Bruce	950
Carleton	400
Cochrane	1,600
Dundas	1,000
Elgin	2,000
Frontenac	28,500
Haldimand	2,000
Haliburton	12,000
Halton	1,000
Hastings	2,100
Lanark	13,700
Leeds	15,500
Lennox & Addington	9,000
Manitoulin	36,500
Middlesex	2,000
Muskoka	13,000
Nipissing	22,200
Parry Sound	11,500
Peterborough	10,000
Renfrew	5,500
Russell	400
Simcoe	27,000
Sudbury	74,000
Thunder Bay	13,400
Timiskaming	3,200
Victoria	14,500
Welland	2,000
Wellington	3,000
York	1,500

YEARLINGS AND ADULTS

Brant	162
Hastings	85
Manitoulin	380
Norfolk	130
Parry Sound	377
Peterborough	135
Prince Edward	100

MASKINONGE

FRY

Hastings	75,000
Lennox-Addington	15,000
Muskoka	25,000
Northumberland	60,000
Peterborough	645,000
Simcoe	50,000
Victoria	295,000

FINGERLINGS

Hastings	800
Nipissing	300
Peterborough	300
Prince Edward	450
Victoria	300

PERCH

Great Lakes	19,000,000

PICKEREL

EYED EGGS

Bruce	650,000
Cochrane	3,150,000
Grey	350,000
Muskoka	1,500,000
Nipissing	8,550,000
Parry Sound	4,150,000
Simcoe	2,900,000
Sudbury	1,500,000
Timiskaming	3,500,000
Victoria	700,000

FRY

Algoma	7,850,000
Carleton	2,000,000
Cochrane	1,950,000
Dundas	500,000
Frontenac	7,450,000
Grenville	2,000,000
Haliburton	1,600,000
Hastings	4,700,000
Kenora	74,475,000
Kent	1,000,000
Lanark	7,000,000

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1, 1943, to March 31, 1944.

PICKEREL—Continued

Leeds	1,600,000
Lennox-Addington	2,450,000
Manitoulin	3,450,000
Muskoka	3,000,000
Nipissing	1,000,000
Northumberland	2,550,000
Parry Sound	6,900,000
Peterborough	13,150,000
Prince Edward	1,000,000
Rainy River	31,500,000
Renfrew	7,200,000
Russell	500,000
Sudbury	5,750,000
Thunder Bay	500,000
Victoria	2,600,000
Great Lakes	43,250,000

BLUE PICKEREL

Lake Erie	150,000

BROWN TROUT

EYED EGGS

Exchange	10,000

FINGERLINGS

Sale (Progagation purposes)	1,000

YEARLINGS

Brant	13,600
Bruce	12,800
Durham	13,450
Elgin	29,300
Grey	35,700
Haldimand	1,000
Halton	19,800
Hastings	7,000
Huron	6,600
Lambton	1,000
Lennox-Addington	1,400
Middlesex	6,600
Norfolk	29,500
Northumberland	8,400
Ontario	4,200
Oxford	16,800
Parry Sound	1,200
Peel	13,200
Perth	3,600
Peterborough	12,285
Renfrew	4,200
Simcoe	16,200
Waterloo	10,800
Welland	7,400
Wellington	17,100
Wentworth	5,400
York	3,300
Miscellaneous, Sale (Propagation purposes)	1,500

LAKE TROUT

EYED EGGS

Exchange	200,000

FRY

Thunder Bay	25,000
Great Lakes	100,000

FINGERLINGS

Algoma	163,000
Cochrane	21,000
Frontenac	95,000
Haliburton	200,000
Hastings	59,500
Kenora	93,300
Lanark	5,000
Leeds	20,000
Lennox-Addington	30,000
Manitoulin	20,000
Muskoka	370,000
Nipissing	88,000
Parry Sound	215,000
Peterborough	39,000
Rainy River	87,000
Renfrew	77,000
Sudbury	83,000
Timiskaming	61,000
Thunder Bay	90,000
York	30,000
Great Lakes	6,202,000

YEARLINGS

Bruce	2,400
Grey	2,600
Nipissing	44,000
Timiskaming	10,000
York	1,860

RAINBOW TROUT

FINGERLINGS

Algoma	63,242
Manitoulin	5,000
Sudbury	5,000

YEARLINGS

Dufferin	6,000
Elgin	500
Haliburton	3,600
Simcoe	1,800
Waterloo	1,000
Miscellaneous Sale, (Propagation purposes)	2,550

KAMLOOPS TROUT

YEARLINGS

Grey	500
Muskoka	3,500
Parry Sound	1,000

SPECKLED TROUT

FRY

Timiskaming	5,000

FINGERLINGS

Muskoka	8,000
Thunder Bay	400
Miscellaneous (Sale, Proagation urposes	1,000

YEARLINGS

Algoma	449,000
Bruce	43,800
Cochrane	97,300
Dufferin	33,600

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1, 1943, to March 31, 1944.

SPECKLED TROUT—Continued

Durham	21,750
Elgin	8,400
Frontenac	47,200
Grey	91,763
Haliburton	31,100
Halton	1,200
Hastings	116,950
Huron	11,300
Kenora	4,000
Lanark	17,800
Lennox-Addington	36,200
Lincoln	1,800
Manitoulin	128,100
Middlesex	600
Muskoka	168,600
Nipissing	239,440
Norfolk	24,800
Northumberland	42,200
Ontario	2,600
Oxford	1,500
Parry Sound	158,000
Peel	14,300
Perth	600
Peterborough	56,580
Renfrew	99,300
Simcoe	27,500
Sudbury	458,700
Thunder Bay	352,700
Timiskaming	147,800
Victoria	3,100
Waterloo	11,200
Wellington	20,400
York	2,750
Miscellaneous (Sale, Propagation purposes)	13,650

ADULTS

Algoma	8,000
Thunder Bay	1,392
Timiskaming	900

WHITEFISH

EYED EGGS

Exchange	400,000
Kenora	500,000
Thunder Bay	1,000,000

FRY

Kenora	54,545,000
Manitoulin	2,500,000
Rainy River	26,150,000
Thunder Bay	800,000
Great Lakes	285,782,500

HERRING

FRY

Great Lakes	
Lake Erie	3,060,000
Lake Ontario	21,500,000

APPENDIX No. 2

DISTRIBUTION OF FISH ACCORDING TO SPECIES—1939 TO 1943, INCLUSIVE

	1939	1940	1941	1942	1943
Large-mouthed Black Bass					
Fry	....	230,000	110,000	185,000	507,500
Fingerlings	1,890	5,500	17,700	19,100	38,500
Yearlings & Adults	497	152	109	290	290
Small-mouthed Black Bass					
Fry	1,386,000	2,512,500	1,911,500	1,535,500	1,512,000
Fingerlings	226,325	449,154	691,925	718,259	392,700
Yearlings & Adults	7,739	1,671	2,254	2,355	1,369
Maskinonge					
Eyed Eggs	120,000	....	....	....	....
Fry	2,675,000	2,345,000	2,100,000	1,575,000	1,165,000
Fingerlings	1,300	2,333	1,494	705	2,150
Perch—Fry	72,360,000	13,000,000	31,600,000	24,175,000	19,000,000
Pickerel (Yellow)					
Eyed Eggs	7,000,000	2,000,000	4,500,000	17,250,000	26,950,000
Fry	327,500,000	393,887,000	223,490,000	284,510,000	236,925,000
Adults	....	100	....	....	....
Pickerel (Blue)					
Fry	....	....	....	....	150,000
Brown Trout					
Eyed Eggs	....	....	....	....	10,000
Fingerlings	29,954	182,725	60,000	23,000	1,000
Yearlings	375,070	252,000	346,188	359,275	303,335
Lake Trout					
Eyed Eggs	1,845,850	575,000	800,000	400,000	200,000
Fry	7,236,900	7,564,000	913,000	367,000	125,000
Fingerlings	9,964,400	7,312,100	18,066,400	15,429,600	8,048,800
Yearlings	....	....	....	10,680	60,860
Atlantic Salmon					
Fry	....	....	....	....	....
Fingerlings	....	46,385	....	....	....
Yearlings	....	....	....	....	....
Rainbow Trout					
Fingerlings	109,635	298,420	164,000	111,000	73,242
Yearlings	23,145	19,724	11,750	12,900	15,450
Adults	1,009	....	....	....	......
Kamloops Trout					
Fingerlings	105,000	....	88,150	....	
Yearlings	....	26,500	25,000	24,800	5,000
Speckled Trout					
Eyed Eggs	....	....	....	500F	5,000F
Fingerlings	337,000	611,375	394,000	631,775	9,400
Yearlings	2,976,559	3,278,114	3,060,174	2,918,513	3,083,983
Adults	6,315	7,150	16,732	7,527	10,292
Whitefish					
Eyed Eggs	....	....	....	250,000	1,900,000
Fry	326,657,000	403,339,000	375,960,500	394,802,000	369,777,500
Herring					
Eyed Eggs	....	....	....		
Fry	38,550,000	49,050,000	8,630,000	18,430,000	24,560,000
Minnows	....	....	....	500	....
Miscellaneous	41	....		....	....
TOTALS	799,496,629	886,995,903	672,960,876	763,750,279	694,833,371

F—fry

APPENDIX

GAME AND FISHERIES

Statistics of the Fishing Industry in the Public Waters

EQUIP

District	No. of Men	Tugs			Gasoline Launches		Sail and Row Boats		Gill Nets	
		No.	Tons	Value $	No.	Value $	No.	Value $	Yards	Value $
Northern Inland Waters	722	5	35	15,700	173	90,195	300	16,476	602,830	83,204
Lake Superior	325	11	334	64,800	117	57,485	76	4,700	908,680	120,019
North Channel	102	3	41	20,800	39	20,600	37	1,921	277,120	31,042
Georgian Bay	406	14	331	99,421	123	123,580	109	5,772	1,385,730	170,662
Lake Huron	276	11	239	87,000	91	77,250	24	1,160	1,288,558	171,797
Lake St. Clair	112		......	......	51	15,570	70	4,435		...
Lake Erie	885	46	750	292,400	179	231.750	123	9,060	2,482,151	340,681
Lake Ontario	573	......	......	......	210	121,180	145	6,102	1,290,350	143,459
Southern Inland Waters	209	2	28	1,900	27	6,256	120	5,388	......	......
Totals	3610	92	1,758	$582,021	1010	$743,866	1004	$55,014	8,235,419	1,060,864

APPENDIX

QUANTITIES OF

District	Herring	Whitefish	Trout	Pike	Pickerel (Blue)	Pickerel (Dore)
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Northern Inland Waters	8,949	1,435,207	228,470	888,882	1,533	1,503,187
Lake Superior	1,290,358	336,286	1,323,022	22,402	3,936	187.709
North Channel	45,929	49,087	25,508	82,159	1,140	40,970
Georgian Bay	167,515	441,501	1.066,463	33,905	1,332	68,547
Lake Huron	328,558	113,259	517,399	674	746	167,134
Lake St. Clair	......	......	......	13,838	......	48,348
Lake Erie	55,684	1,481,372	......	31,807	9,614,034	453,425
Lake Ontario	857,240	329,319	76,263	64,383	38,228	41,435
Southern Inland Waters	......	......	......	1,812	......	1,278
Totals	2,754,233	4,186,031	3,237,130	1,139,862	9,660,949	2,512,033
Values	258,673.49	1,136,854.02	853,091.97	84,548.62	1,256,932.60	423,112.45

No. 3

DEPARTMENT, ONTARIO

of Ontario, for the year ending December 31st, 1943

MENT

Seine Nets			Pound Nets		Hoop Nets		Dip and Roll Nets		Night Lines		Spears		Freezers and Ice Houses		Piers and Wharves		Total Value
No.	Yards	Value $	No.	Value $	No.	Value $	No.	Value $	No. Hooks	Value $	No.	Value $	No.	Value $	No.	Value $	$
4	440	60	48	$19,360	73	$2,420	....	....	2,650	276	......	....	130	31,760	108	13,135	272,586
......	....	....	43	16,700	....	....	....	....	....	....	......	....	56	26,865	52	12,832	303,401
....	....	....	35	16,550	....	....	....	....	....	....	......	....	24	6,425	19	6,275	103,613
4	550	390	60	65,300	23	345	1	2	12,800	2,575	.....	....	61	18,260	57	31,876	518,183
			87	59,600	....	....	....	....	3,300	600	.....	....	54	21,700	20	5,885	424,992
19	3,800	2,735	137	18,900	....	....	....	....	4,200	385	.....	....	16	5,100	12	2,875	50,000
38	10,350	8,700	509	273,700	19	3,064	8	43	2,100	76	......	....	112	175,750	92	40,760	1,375,984
8	975	955	....	....	585	17,495	9	852	450	15	.....	....	31	8.425	22	6,400	305,283
36	4,965	6,557	....	....	283	8,665	11	41	4,500	185	......	....	13	3,440	5	1,000	33,432
109	21,080	19,397	919	470,110	983	31,989	29	938	30,000	4,112	.....	....	497	297,725	387	121,038	3,387,074

No. 4

FISH TAKEN

Sturgeon	Eels	Perch	Tullibee	Catfish	Carp	Mixed Coarse	Caviare	Total	Value
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	$ cts.
95,944	....	8,912	220,643	27,035	264	541,096	880	4,961,002	687,092.04
2,415	....	1,314	48,171	....	47	131,626	....	3,347,286	511,116.89
2,766	....	22,974	24,837	101	3,030	273,493	27	572,021	59,562.32
487	....	2,631	68,823	3,009	23,891	131,937	....	2,010,041	485,283.43
3,067	....	354,868	246,912	19,252	7,084	77,319	132	1,836,404	361,575.32
9,203	....	35,195	....	77,501	76,879	225,436	173	486,573	57,081.92
12,433	....	711,276	....	63,225	315,654	1,743,846	477	14,483,233	2,131,838.99
623	34,655	195,908	....	145,434	201,182	296,354	49	2,281,078	358,009.75
7,998	2,275	13,058	....	89,572	128,035	373,637	34	617,699	52,094.16
134,936	36,930	1,346,136	609,386	425,129	756,066	3,794,744	1,772	30,595,337	....
73,482.22	1,892.00	179,632.68	109,086.92	59,511.99	47,532.24	216,424.98	2,878.64	....	4,703,654.82

APPENDIX No. 5

COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

Kind	1942 Pounds	1943 Pounds	Increase Pounds	Decrease Pounds
Herring	2,975,406	2,754,233		221,173
Whitefish	5,434,364	4,186,031		1,248,333
Trout	3,845,311	3,237,130		608,181
Pike	1,158,771	1,139,862		18,909
Pickerel (Blue)	4,438,098	9,660,949	5,222,851	
Pickerel (Dore)	2,269,952	2,512,033	242,081	
Sturgeon	88,483	134,936	46,453	
Eels	18,578	36,930	18,352	
Perch	1,565,444	1.346,136		219,308
Tullibee	435,859	609,386	173,527	
Catfish	315,646	425,129	109,483	
Carp	841,594	756,066		85.528
Mixed and Coarse	2,990,624	3,794,744	804,120	
Cavaire	2,637	1,772		865
	26,380,767	30,595,337	6,616,867	2,402.297
Net Increase			4,214,570	

The Twenty-Fifth Report

of the

Department of Labour

Province of Ontario

1944

Printed by Order of
THE LEGISLATIVE ASSEMBLY
(Sessional Number 10, 1945)

ONTARIO

TORONTO
Printed and Published by T. E. Bowman, Printer to the King's Most
Excellent Majesty
1944

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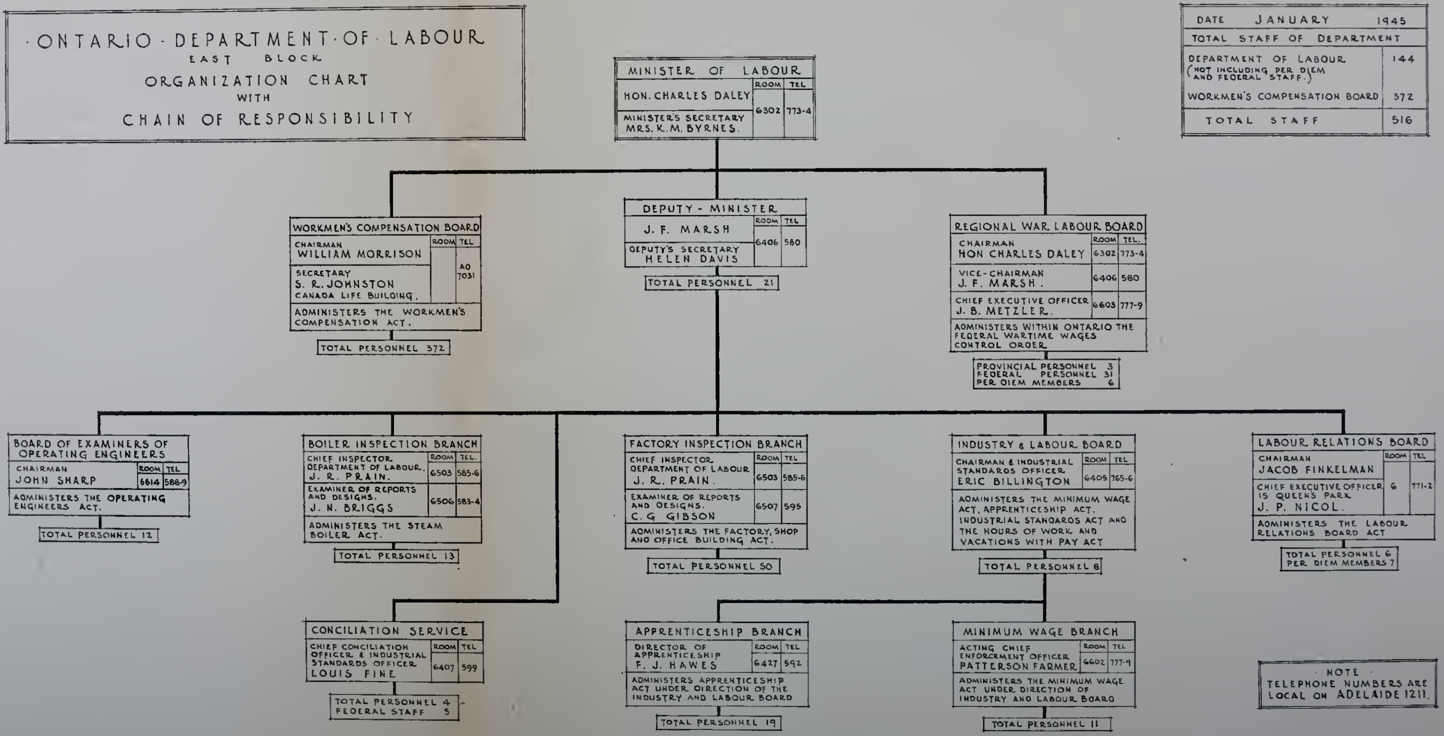

·ONTARIO·DEPARTMENT·OF·LABOUR
EAST BLOCK
ORGANIZATION CHART
WITH
CHAIN OF RESPONSIBILITY

DATE JANUARY 1945	
TOTAL STAFF OF DEPARTMENT	
DEPARTMENT OF LABOUR (NOT INCLUDING PER DIEM AND FEDERAL STAFF.)	144
WORKMEN'S COMPENSATION BOARD	372
TOTAL STAFF	516

MINISTER OF LABOUR

	ROOM	TEL
HON. CHARLES DALEY MINISTER'S SECRETARY MRS. K. M. BYRNES.	6302	773-4

WORKMEN'S COMPENSATION BOARD

	ROOM	TEL
CHAIRMAN WILLIAM MORRISON SECRETARY S. R. JOHNSTON CANADA LIFE BUILDING.		AD 7031

ADMINISTERS THE WORKMEN'S COMPENSATION ACT.

TOTAL PERSONNEL 372

DEPUTY - MINISTER

	ROOM	TEL
J. F. MARSH DEPUTY'S SECRETARY HELEN DAVIS	6406	580

TOTAL PERSONNEL 21

REGIONAL WAR LABOUR BOARD

	ROOM	TEL.
CHAIRMAN HON CHARLES DALEY	6302	773-4
VICE-CHAIRMAN J. F. MARSH.	6406	580
CHIEF EXECUTIVE OFFICER J. B. METZLER.	6603	777-9

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PROVINCIAL PERSONNEL 3
FEDERAL PERSONNEL 31
PER DIEM MEMBERS 6

BOARD OF EXAMINERS OF OPERATING ENGINEERS

	ROOM	TEL
CHAIRMAN JOHN SHARP	6614	588-9

ADMINISTERS THE OPERATING ENGINEERS ACT.

TOTAL PERSONNEL 12

BOILER INSPECTION BRANCH

	ROOM	TEL.
CHIEF INSPECTOR DEPARTMENT OF LABOUR. J. R. PRAIN.	6503	585-6
EXAMINER OF REPORTS AND DESIGNS. J. N. BRIGGS	6506	583-4

ADMINISTERS THE STEAM BOILER ACT.

TOTAL PERSONNEL 13

FACTORY INSPECTION BRANCH

	ROOM	TEL
CHIEF INSPECTOR DEPARTMENT OF LABOUR J. R. PRAIN.	6503	585-6
EXAMINER OF REPORTS AND DESIGNS. C. G GIBSON	6507	595

ADMINISTERS THE FACTORY, SHOP AND OFFICE BUILDING ACT.

TOTAL PERSONNEL 50

INDUSTRY & LABOUR BOARD

	ROOM	TEL
CHAIRMAN & INDUSTRIAL STANDARDS OFFICER ERIC BILLINGTON	6405	765-6

ADMINISTERS THE MINIMUM WAGE ACT, APPRENTICESHIP ACT, INDUSTRIAL STANDARDS ACT AND THE HOURS OF WORK AND VACATIONS WITH PAY ACT

TOTAL PERSONNEL 8

LABOUR RELATIONS BOARD

	ROOM	TEL
CHAIRMAN JACOB FINKELMAN CHIEF EXECUTIVE OFFICER 15 QUEEN'S PARK J. P. NICOL.	6	771-2

ADMINISTERS THE LABOUR RELATIONS BOARD ACT

TOTAL PERSONNEL 6
PER DIEM MEMBERS 7

CONCILIATION SERVICE

	ROOM	TEL
CHIEF CONCILIATION OFFICER & INDUSTRIAL STANDARDS OFFICER LOUIS FINE	6407	599

TOTAL PERSONNEL 4
FEDERAL STAFF 5

APPRENTICESHIP BRANCH

	ROOM	TEL
DIRECTOR OF APPRENTICESHIP F. J. HAWES	6427	592

ADMINISTERS APPRENTICESHIP ACT UNDER DIRECTION OF THE INDUSTRY AND LABOUR BOARD

TOTAL PERSONNEL 19

MINIMUM WAGE BRANCH

	ROOM	TEL
ACTING CHIEF ENFORCEMENT OFFICER PATTERSON FARMER	6602	777-9

ADMINISTERS THE MINIMUM WAGE ACT UNDER DIRECTION OF INDUSTRY AND LABOUR BOARD

TOTAL PERSONNEL 11

· NOTE ·
TELEPHONE NUMBERS ARE LOCAL ON ADELAIDE 1211.

TO THE HONOURABLE
THE LIEUTENANT-GOVERNOR
OF THE PROVINCE OF ONTARIO

May It Please Your Honour:

The undersigned has the honour to present to Your Honour the twenty-fifth Report of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1944.

Respectfully submitted,

CHARLES DALEY,
Minister of Labour.

REPORT OF
THE DEPUTY MINISTER OF LABOUR

For the Fiscal Year Ending March 31, 1944.

TO THE HON. CHARLES DALEY,
MINISTER OF LABOUR.

SIR:

I have the honour to submit a report on the work of the Department of Labour of Ontario for the fiscal year ending March 31, 1944.

Included herein are reports on the administration of the following Acts within the jurisdiction of the Minister of Labour: Department of Labour Act; Factory, Shop and Office Building Act; Operating Engineers Act; Steam Boiler Act; Industrial Standards Act; Apprenticeship Act; Minimum Wage Act; as well as a report on the Conciliation Service of the Department of Labour, and the Regional War Labour Board. The report of the Workmen's Compensation Act will be submitted by the Workmen's Compensation Board.

LEGISLATION

Important legislation of interest to labour was passed at the 1944 session of the Legislature of Ontario.

THE LABOUR RELATIONS BOARD ACT, 1944: This Act provides for the establishment of the Labour Relations Board and for the application to employer-employee relations within the exclusive jurisdiction of the Province of the Dominion Wartime Labour Relations Regulations (P. C. 1003), and of certain other regulations made under the War Measures Act (Canada). Regulations made applicable in Ontario are to continue in force notwithstanding their termination under the War Measures Act, subject only to any Order which the Lieutenant-Governor in Council may make. The Minister of Labour of Ontario may, subject to the approval of the Lieutenant-Governor in Council, enter into an agreement with the Minister of Labour for Canada for the purposes of the Act and for the administration in the Province of the Wartime Labour Relations Regulations.

The Labour Relations Board Act does not apply to farming, domestic service, the members of any police force, nor to any municipal corporation, school board, or board or commission created by a municipal corporation, unless such corporation, board or commission has declared the Act to apply.

The Lieutenant-Governor in Council may make the necessary or desirable regulations for the proper functioning of the Board. This Act repeals the Collective Bargaining Act, 1943, but certificates issued thereunder are to continue in force. The 1943 amendment to the Judicature Act setting up the Labour Court is also repealed but provision is made for continuing proceedings pending in the Labour Court at the time of the coming into force of the Act, and records of the Court are to be transferred to the Labour Relations Board.

THE RIGHTS OF LABOUR ACT, 1944: This Act preserves certain of the provisions declaring the rights of labour contained in the Collective Bargaining Act, 1943, which was repealed by the Labour Relations Board Act. The Act states that a trade union and its acts shall not be deemed unlawful by reason only that one or more of its objects are in restraint of trade, and that any act done by two or more of its members, if done in contemplation of a trade dispute, shall not be actionable unless the act would be actionable if done without agreement or combination.

The Act also declares that a trade union may not be made a party to any action in any Court nor a collective agreement made the subject of such an action unless this could be done irrespective of the provisions of the Act or of the Labour Relations Board Act. The provisions of the Reinstatement in Civil Employment Act, 1942 (Canada) are to apply in Ontario notwithstanding the termination of the war or the repeal of the Act by the Parliament of Canada.

THE HOURS OF WORK AND VACATIONS WITH PAY ACT, 1944: This Act provides that the maximum working hours for employees in industrial undertakings shall be eight per day and 48 per week and that employees shall be given a holiday of at least one week with pay in every year. The maximum hours provision does not apply to persons holding a position of supervision or management or employed in a confidential capacity. The Industry and Labour Board is authorized to suspend the maximum hours provision in case of a war industry, and, in those cases where employers and employees agree in writing as to working hours, the Board may validate such an agreement. The limit of hours may also be exceeded in case of accident, urgent work required to be done to machinery or plant, or of force majeure, but only so far as may be necessary to avoid serious interference with the ordinary working of the undertaking.

The Industry and Labour Board is authorized to investigate any alleged partnership, association or similar scheme and, where it finds that the purpose thereof is to avoid the application of the Act, to make any Order it deems proper declaring any person or group of persons to be employers or employees for the purposes of the Act. Employers must produce records relating to hours of work of their employees on demand of the Board or any person having its written authority, and employers and employees may be required to make full disclosure regarding such matters. The Board may by written notice require any employer to provide for the correct recording of working hours, with respect to starting and stopping time and rest intervals, by means of time-clocks or in such other manner as the Board directs.

The Act provides for the making of regulations by the Board, with the approval of the Lieutenant-Governor in Council, for penalties for violations of the Act, for dealing with cases of conflict between the provision of the Act or regulations and the provision of any other Ontario act or regulations, and for temporary exemptions from the provisions of the Act.

THE FACTORY, SHOP AND OFFICE BUILDING AMENDMENT ACT, 1944: This amending Act extends the definitions of "factory" to include storage buildings and plants for the maintenance of aircraft, locomotives and vehicles used for transport purposes, and of "shop" to include bowling alleys, pool rooms and billiard parlours.

The requirements of the Act relating to the approval of plans for the erection or alteration of buildings used for certain industrial and like purposes are revised and clarified, and fuller powers given the Chief Inspector in requiring that drawings and specifications submitted be of such a nature as to furnish full and complete details. Provision is made for the making of regulations for the protection of the health, safety and welfare of employed persons, and for requiring employers to provide suitable first aid rooms with adequate equipment and supplies. The requirements regarding lunch rooms, rest rooms, toilet facilities and shower baths are extended, and suitable accommodation for street clothing not worn during working hours is included.

Among the special safety measures are the requirements that all female workers in factories wear a close fitting cap or other suitable head gear; that youths, young girls and women be properly trained and instructed in the operation of any machine where they are to work, and that they have adequate supervision while operating such machines. Provision is made for the protection of persons who have occasion to enter a tank, chamber, pit, pipe, flue or other confined space where dangerous fumes, dusts or extreme temperatures are liable to be present in a factory, and measures for safeguarding employees from the danger of fire are greatly improved. Employers are required to report cases of industrial disease in the same manner as injuries due to fire and accident.

THE APPRENTICESHIP AMENDMENT ACT, 1944: This amending Act enables employees to petition to have a trade designated under the Act, and permits the Industry and Labour Board, with the approval of the Lieutenant-Governor in Council, to make regulations prohibiting the employment in a designated trade of persons other than registered apprentices and holders of certificates of qualification, but such regulations shall not affect any person who, within two years of the date of the coming into force of such regulations, satisfies the Provincial Advisory Committee that at that date he had been employed in the trade for a period equal to the apprenticeship period.

THE WORKMEN'S COMPENSATION AMENDMENT ACT, 1944: By this amending Act the Crown in right of the Province of Ontario, and any permanent Board or Commission appointed by the Province are brought within Part 1 of the Act, as well as municipal corporations, public utilities and other municipal commissions, trustees of police villages and school boards, other than rural boards. Any farming industry may also be brought within Part 1 on application of the employer. Provision is made for the protection of employers and certain workmen coming under Part 1 of the Act in case of action brought for accident by third parties.

Provision is made for an attendant or other necessary services or treatment for a workman rendered helpless through permanent total disability. The period of exposure to silica dust necessary to entitle a workman to compensation for silicosis is reduced from five to two years, and it is made clear that the provision permitting the Board to continue compensation payments in order to furnish better education is to apply to children between 16 and 18 years, as well as those approaching 16 years.

INDUSTRIAL CONDITIONS

Industrial expansion continued in Ontario during the fiscal year ending March 31, 1944. This expansion, however, was on a smaller scale than in the previous war years, due to the drain on manpower for the armed forces and for industry which had already taken place. According to the reports of the Dominion Bureau of Statistics, based on the 1926 average as 100, the index number of employment for the year was 185.3, as compared with 182.8 for 1943, or an advance of 2.5 points. The advances in the index number since the beginning of the war were 5.2 points in 1940; 17.8 in 1941; 32.6 in 1942; 15.2 in 1943 and 2.5 in 1944.

Manufacturing as a whole, and especially the lumber and iron and steel industries, showed increased activity, while gains were slighter in the pulp and paper industry, and the textile industry afforded considerably less employment. There were decided contractions in activity in the mining and logging industries and losses on a smaller scale in construction, communications and trade. Considerable gains were reported in employment in services and transportation.

The value of building permits issued in Ontario amounted to $34,825,934, as compared with $45,353,545 in 1943.

STRIKES

During the fiscal year 1944 there were 90 strikes in Ontario, in which 31,497 workers were involved in a time loss of 134,840 man-working days, as compared with 98 strikes involving 32,582 workers in a time loss of 171,178 man-working days during the previous year. Forty of these strikes were settled within a day, and 35 strikes in the metal products manufacturing caused 85 per cent of the total time loss due to strikes, or 115,091 man-working days.

Of these 90 strikes, 78, or over 86 per cent, lasted less than 5 days, 8 lasted more than 5 and less than 15 days and 4 lasted from 30 to 50 days. In 48 of the strikes less than 100 workers were involved, and the two largest strikes involved 1,000 and 15,000 workers respectively and caused more than 60 per cent of the time loss. Thirty-eight strikes caused a time loss of less than 100 man-working days each and 8 strikes caused more than 1,000 man-working days each.

Analysis of strikes by causes and results will be found on page 33 of this report and further details on pages 56 to 67.

MEDIATION, CONCILIATION AND ARBITRATION

Conciliation officers of the Department of Labour are available at all times to assist employers and employees in dealing with their labour difficulties and grievances, and in most instances they have been successful in preventing strikes, and, where strikes have occurred, in bringing about speedy settlement with little loss of time.

During the fiscal year 48 boards of conciliation were appointed after investigation had been made by the conciliation officers in an effort to adjust matters in dispute. In the case of grievances passing through the various stages without agreement, arbitrators were frequently appointed on application to the Minister of Labour by the parties concerned. The conciliation officers acted as arbitrators in 14 such cases involving 76 grievances. They also acted as returning officers in 92 plant elections, and, after the result of the elections was certified, the union receiving the majority vote was recognized by the company as the bargaining agency and a collective bargaining agreement resulted. In the 26 cases ordered by the Ontario Labour Court, the result was reported to the Labour Court and the Court dealt with the matter thereafter.

The conciliation officers undertook for the Regional War Labour Board 545 investigations in plants in all parts of the Province in order to obtain complete information regarding the wage structure, not only in plants under review, but in other plants in similar industries in the same district.

FACTORY INSPECTION BRANCH

The report of the Factory Inspection Branch gives an indication of the labour situation in the Province due to wartime demands on manpower. The depletion of the supply of adult males resulted in an increase of more than 16,000 in the numbers of women and adolescents employed in the establishments visited by the factory inspectors during the year. The number of inspections made totalled 25,866, as compared with 25,511 in 1943.

It is of interest that such a large proportion of employers working under the pressure of wartime production favoured the shorter working week and a greater use of shift work. The records of hours of work indicate that in the groups of employees working up to 49 hours per week, which include those on 8-hour shifts, there was an increase of approximately 212,000, with a resulting decrease specially marked in the numbers of employees in the groups working from 50 to 53 hours, and also among those working 58 hours and more per week.

The special committeee within the Department of Labour appointed by the Minister having authority to grant concessions for night shifts for female workers on war production has granted special authorities to approximately 400 firms covering 66,000 female workers in the past three years. Many of these authorities are for the duration of the wartime emergency.

During the year 16,610 industrial accidents were reported to the Factory Inspection Branch, as compared with 14,521 in 1943, and fatalities totalled 68, as compared with 66 the previous year. Cases of industrial diseases, which are included in the above figures, numbered 490, as compared with 295 in 1943.

The recent amendments to the Factory, Shop and Office Building Act include many important changes for increased protection against accident and health hazards. They also provide for a greater measure of control over the erection of factory buildings, which will make possible the provision of improved health and welfare facilities, and of greater protection against fire.

The Examiner of Reports and Designs approved 714 plans for new factory, shop and office buildings, or additions and alterations to such buildings, the cost of the construction of which amounted to $20,394,800.

BOARD OF EXAMINERS OF OPERATING ENGINEERS

During the year a regulation was approved by Order-in-Council providing that operating engineers honourably discharged from the armed forces, who held current certificates at the time of enlistment, and who present themselves for examination for a higher grade of certificate, be allowed, at the discretion of the Board of Examiners, such time served with the forces, or part thereof, as being equivalent to the requirements of the Operating Engineers Act.

The certificates of all grades issued by the Board totalled 17,650, of which 16,024 were renewals, 1,293 were issued upon examination, 12 were provisional certificates, 13 duplicates and 308 plant registration certificates. Candidates examined by the Board totalled 2,342, of whom 1,193 were examined at centres outside Toronto, where 53 examination sessions were held for the convenience of candidates. Five hundred and forty-two inspections were made by the inspector. The net revenue of the Branch amounted to $30,922.31, as compared with $31,367.33 for the previous year.

BOILER INSPECTION BRANCH

Designs and specifications of all boilers, pressure vessels and fittings, and of proposed refrigeration or steam plants must be submitted to the Boiler Inspection Branch for approval and registration. Inspection must be made during construction of all boilers and pressure vessels intended for use in the Province, and of used boilers and pressure vessels when undergoing extensive repairs or alterations, or being sold or exchanged. During the fiscal year, 373 designs and specifications were surveyed and registered, 2,048 new boilers and pressure vessels were inspected during construction, including inspections of pressure piping installations, and 931 inspections were made of used boilers and pressure vessels. In addition, 6,209 annual inspections were carried out by inspectors of the Branch pursuant to the Factory, Shop and Office Building Act. The certificates issued by the Branch during the year numbered 6,198. The sum of $46,623.90, received for fees and expenses in connection with the services of the Branch, was transmitted to the Treasury Department.

INDUSTRY AND LABOUR BOARD

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act. Shortly after the close of the fiscal year, the Board was charged with the administration of the Hours of Work and Vacations with Pay Act, 1944.

INDUSTRIAL STANDARDS ACT: At the close of the fiscal year there were 100 schedules of wages and hours and days of labour in effect in the Province pursuant to this Act. Of these schedules, 59 apply to the barbering industry in zones covering 105 municipalities, 31 cover various building trades, and the remaining 10 apply to baking in Ottawa; coal, coal hoisting, gasoline service, soft furniture and taxicab industry in Toronto; brewing, hard furniture, ladies' cloak and suit and men's and boys' clothing for the whole Province.

Arrears of wages collected through the Trust Account from 11 employers on behalf of 22 employees amounted to $1,609.12, and arrears were paid direct by 10 employers to 19 employees amounting to $913.91. There were no court cases during the year.

APPRENTICESHIP ACT: During the fiscal year 175 apprentices were registered in the building trades, 46 in the motor vehicle repair trade, 106 in hairdressing and one in barbering, a total of 328, as compared with 337 in the previous year. In all trades, 73 contracts were cancelled during the year, 122 were completed and 1,282 apprentices were receiving training at the close of the fiscal year. In addition, 29 contracts of apprenticeship were registered by employers in trades other than designated trades.

At the request of the federal Department of Pensions and National Health, the Apprenticeship Branch is co-operating in the proposed programme for the re-establishment of returned members of the armed forces. A definite plan for training and placement has been drafted by the Provincial Advisory Committee for Building Trades and accepted by the federal Department. A similar agreement has been prepared for the motor vehicle repair trade and is ready for ratification. The facilities of this Branch have been used to good advantage throughout the year in the training and placement of discharged men and the Branch has also co-operated in the establishment of training schools for returned men.

MINIMUM WAGE ACT: During the year wage returns were received in the Minimum Wage Branch from 21,798 firms, covering 578,442 employees, of whom 224,459 were female employees. As a result of the disclosure of underpayment in these returns, increases in wages were ordered for 74 female employees in 58 establishments. Arrears of wages amounting to $206.71 were collected for 9 employees in 8 establishments.

Rates of pay for homework submitted by 360 employers were approved, as these rates were in no case lower than the minimum rates prescribed in the Order under the Minimum Wage Act. Permits for handicapped workers were issued to 53 employers covering the employment of 84 workers.

One employer was prosecuted for violation of two sections of the Minimum Wage Act. A conviction was obtained on a charge of failure to produce records, and a fine of $10 and costs of $29 were imposed. The charge for violating Order No. 27 was withdrawn, as arrears of $39.52 were paid.

REGIONAL WAR LABOUR BOARD

Immediately following the passing of Order-in-Council P. C. 8253 on October 24, 1941, pursuant to the War Measures Act, the Ontario Regional War Labour Board was established to administer within this Province the Wartime Wages and Cost of Living Order. The Minister of Labour for the Dominion and the Minister of Labour for Ontario co-operated in the selection of six members of the Board, three of whom were nominated by employers' organizations and three by trade union organizations. The Minister of Labour for Ontario accepted the position of chairman of the Board and his Deputy was appointed by him as vice-chairman.

On July 10, 1942, Order-in-Council P. C. 8253 was superseded by the Wartime Wages Control Order P. C. 5963, which in turn was superseded by the Wartime Wages Control Order P. C. 9384 on December 9, 1943.

Briefly the Wartime Wages Control Order is designed to control wage and salary rates for all persons not above the rank of foreman and to make adjustments upon request either by employers or labour unions or associations of employees to the end that wages may be comparable and in keeping with occupational classifications in the different localities within the Province.

Since the inception of the Wartime Wages Control Order and up to March 31, 1944, approximately 16,000 cases have been submitted to the Board, and more than 40 per cent of these cases, representing more than one-half million workers, were dealt with by the Board during the fiscal year 1944.

GENERAL

The Hon. Charles Daley was sworn in as Minister of Labour on August 18, 1943.

Pursuant to The Labour Relations Board Act, 1944, the Ontario Labour Relations Board was established early in April, 1944. The members of the Board are as follows:

Chairman: Jacob Finkelman, formerly Registrar of the Ontario Labour Court;

Members:	Employees' Representatives	Employers' Representatives
	Russell Harvey	W. J. Corbett
	A. J. Hopcraft	C. E. Shumaker
	H. J. Padgett	R. W. Teagle

In August, 1943, the Department suffered the loss by death of one of its valued members, Mr. J. R. Johnson, District Inspector of Apprenticeship for the Ottawa District. Mr. Johnson had been connected with the Department for twenty-five years.

The following members of the staff of this Department enlisted during the fiscal year: Murray Generaich of the Factory Inspection Branch, William Brusso of the Main Office and Pilot Officer Henry R. Holm of the Aircraft Training School, Galt.

I have the honour to be, Sir,

Your obedient servant,

J. F. MARSH,
Deputy Minister of Labour.

FACTORY INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—C. G. GIBSON

The fifty-eighth annual report of the Factory Inspection Branch covers the fiscal year ending March 31, 1944, and it is interesting to note that it marks the sixtieth anniversary of the Ontario Factory Act which came into being in 1884.

Industry has expanded greatly since that year and the Act has been amended from time to time to keep pace with this expansion and to meet the ever-growing accident hazard and improve working conditions for employees in general. At the 1944 session of the Legislature amendments to the Factory, Shop and Office Building Act were passed containing many important changes for increased protection against accidents and health hazards and improving sanitary requirements. An outline of these amendments will be found on page 6 of this report.

INDUSTRIAL HAZARDS

The numbers of accidents reported have increased considerably over last year, but fatalities during the year remained about the same. The employment of large numbers of inexperienced persons in essential war industries, as mentioned in last year's report, is a major cause of accidents. A new section of the Act now makes it compulsory to train thoroughly the "green" help in the operation of machines, and also to have experienced supervisors always available. The danger of scalping is still very much in the forefront and the efforts to reduce accidents of this type are hampered to a great extent by the refusal to co-operate on the part of a large number of female workers, who appear not to realize the tragedy that results from total or even partial scalping. The requirements regarding hair covering have been made more rigid this year and it is hoped there will be an improvement as a result. Otherwise it may be necessary to adopt drastic action against those who continue to refuse the use of safety measures provided for them.

Foot injuries are also on the increase and to a great extent are caused by the use in the factory of improper footwear. The feet should be entirely covered and the shoes made from good leather.

Industrial health hazards have increased to an alarming degree, particularly skin trouble (dermatitis) generally caused by cutting fluids used on certain machines. The Industrial Hygiene Division of the Department of Health has continued active in the field of prevention, and our appreciation is again extended for the help given in coping with the problem.

CHILD LABOUR

The employment of children contrary to law has been on the increase in recent years. A child is defined in the Factory, Shop and Office Building Act as a person under the age of fourteen years, and it is difficult to understand why so many employers violate this law. A common excuse is that boys and girls give erroneous information, but proof of age should be required before employment is given.

In the amendments to the Act the definition of a "shop" was extended to include bowling alleys, pool rooms and billiard parlours, so that these places of amusement now come under the jurisdiction of the Factory Inspection Branch, and every effort will be put forth to eliminate child labour.

HOURS OF LABOUR

Many war industries have been engaged at peak production and it is interesting to note from the tables, Weekly Hours of Labour, on page 18 of this report that a large proportion of these employers favour the shorter working week. An increase in shift work is also evident.

For instance, in the groups working up to 49 hours per week, which would include 8-hour shifts, the numbers of males employed increased during the year from 111,804 to 254,507, and of females from 81,532 to 151,135. On the other hand, in the groups of those working 50 to 53 hours per week, the numbers of male employees decreased from 170,171 to 79,202, and of females from 80,438 to 48,570. Employees working from 54 to 57 hours per week would, in many instances, be on a 9-hour shift, and in this group the number of males increased from 52,964 to 81,323, and in the case of women from 19,830 to 31,998. In the groups of 58, 59 and 60 hours and over, a great change is shown in the numbers of males and females employed, which decreased from 153,141 to 65,812.

SPECIAL AUTHORITIES

As in the previous years of the war, special authorities were issued by the Department of Labour for multiple shifts for female workers covering the entire twenty-four hours per day and for not more than six shifts per week. In a number of cases the permissions covered two 10-hour shifts, because of the shortage of help and of supervisory staffs for three shorter shifts.

The number of firms to which special authorities were issued during the year and the number of female employees affected are as follows:

2 8-hour shifts	11 firms	1,637 female employees
2 9-hour shifts	19 firms	2,289 female employees
2 10-hour shifts	65 firms	7,854 female employees
3 8-hour shifts	45 firms	6,242 female employees
Totals	140 firms	18,022 female employees

Some of the above authorities were issued to continue during the wartime emergency.

BAKING INDUSTRY

The shortage of help continued a problem in the baking industry and, as a result, the employment of women on night work was still authorized, thus helping to keep the production of bread at the required standard. Seven additional firms were granted special authorities enabling the employment of women on a night shift of ten hours. These firms employed 192 women. As authorities previously issued still continue in effect during the period of the war. 31 such authorities were effective in the Province at the close of the year, with 1,635 women working on shifts in these bakeshops. Two baking firms obtained permits under Section 69 to employ male bakers on six specific occasions beyond the limit of 9 hours per day specified in this section.

RESTAURANTS

Forty-seven additional permits were issued under the provisions of section 29 of the Act, extending the closing hour for the employment of women in restaurants until 2 a.m. These permits do not extend the actual working hours of the women, which are limited to ten per day and must be served within twelve consecutive hours. If women are to be employed until 2 a.m. under these permits, their work period must not commence earlier than 2 p.m. on the previous afternoon. In 1942, 693 such permits were issued under these provisions, and 136 in 1943, and they continue effective during the war period.

Special authorities were issued in plants on direct war work to enable the employment of women in cafeterias, which are operated on the premises for the exclusive use ofemployees in the plant, on shifts similar to those pertaining in the plant, and 26 such authorities were issued in 1944. The previous year 33 similar authorities had been issued and continued in effect.

HOMEWORK

The difficulties in non-essential industries through lack of help resulted in more work on wearing apparel and household articles being performed in the homes. Consequently many permits were issued to homeworkers in accordance with section 49 of the Act, and prices to be paid for the work performed were in every instance approved by the Minimum Wage Branch. At the present time 6,431 homeworkers throughout the Province are receiving work from 401 employers.

ENFORCEMENT OF THE FACTORY ACT

Strict enforcement of the Factory, Shop and Office Building Act has continued throughout the year. The members of the staff have worked under continuous pressure, have inspected approximately 1,500 more firms than last year, sometimes being called out in the middle of the night.

It is frequently difficult to have the safety requirements put into effect where peak production is essential, and a partial stoppage of a machine is serious, but in most instances employers have co-operated with the inspectors in their endeavour to keep down preventable accidents.

During the winter a one-week conference of all inspectors was held at which papers were presented on the subjects of safety and the guarding of machinery. The full discussion of the problems of enforcement and the interchange of experiences and opinions proved of great value in maintaining and improving the efficiency of this Branch.

PLANS FOR BUILDINGS

The Examiner of Reports and Designs approved 714 plans of new factories, shops and office buildings or additions and alterations to such types of buildings during the fiscal year. The cost of constructing these buildings amounted to $20,394,800. During the previous year, 751 plans were approved and the total value was $32,567,070. Thus it will be seen that the trend has been away from very large new factory buildings and toward additions and alterations to existing plants.

To compare the growth of the various industries and trades in Ontario during the year, the accompanying table has been compiled.

CLASSIFICATION OF APPROVED BUILDING PLANS

Trade or Industry	No. of Plans	Value of Buildings	Percentage of Total Value
Chemicals	61	$1,051,300	5.16
Clay, Glass and Stone	23	292,600	1.43
Clothing	18	76,600	.38
Conveyances	69	2,332,850	11.43
Food	80	1,526,500	7.48
Garages	13	61,400	.30
Laundries and Cleaners	10	67,200	.32
Leather	2	5,000	.03
Lumber	5	65,000	.32
Metals	235	4,131,600	20.22
Offices	21	132,600	.65
Paper Trades	5	412,500	2.02
Printing and Publishing	6	31,300	.15
Rubber	58	8,865,000	43.52
Shops	3	18,000	.09
Tobacco	2	3,500	.02
Textiles	35	627,250	3.08
Warehouses	40	517,100	2.54
Wholesale	4	12,000	.05
Woodworking	16	104,100	.51
Unclassified	8	61,400	.30
TOTALS	714	$20,394,800	100.00

The rubber industry accounted for 43.52 per cent of the total construction due to the synthetic rubber plant at Sarnia being completed during the year. The buildings approved last year for this plant were placed in the chemical group, because of the essentially chemical nature of the initial processes. The final product has gone far in controlling critical shortages and the plant is a model for the latest equipment and techniques.

The metals group showed the second greatest amount expended for construction. The increase of capacities of plants for steel and aluminum production represented the largest individual values but the smaller metal-working shops were in the majority as regards numbers.

The first foundry solely for the production of magnesium castings was put into operation during the year. Much thought was given to the reducing of fire hazards to a minimum, as a fire of this material, when once ignited, is difficult to extinguish. Special water-wash systems were installed for the grinding, etc. of the castings. Good ventilation was another important item as considerable sulphur is used in the process.

In the conveyances group, the aircraft plants continued to expand, and even at the close of the year, it was evident that still further additions, largely for storage of raw materials and component parts, would be necessary. The shipbuilding programme necessitated 19 additional plan approvals costing $229,050. Included in these approvals were some improvements to employees' service buildings at one large plant which were specifically recommended by the Factory Inspection Branch.

The demands for processed food for the armed forces, civilians, and the potential needs of countries to be liberated from enemy control have all combined to make food factory expansions necessary. There were 80 approvals with a total value of $1,526,500, compared with 53 approvals valued at $564,500 last year. One new vegetable dehydrating plant was erected and all of its production is going to the armed forces or civilians overseas. The majority of the approvals were for canning factories.

The chemical industry again showed a healthy growth, particularly those plants which are capable of producing for other than war purposes. Included in this group is one for manufacturing fatty acids which are so widely used in making soap, lubricants and emulsions. The manufacture of basic plastic materials has been accelerated and at least four new buildings to house plastic-working equipment were built.

Warehouses and storage buildings having a value of $517,100 as compared with $282,750 last year were erected. An increasing number of co-operative cold storage warehouses were constructed. As Ontario is the headquarters of many of the large construction companies engaged on the Alaskan Highway, it was found necessary upon completion of the project to provide storage and repair space for a great deal of their heavy road-building machinery until local work of this type starts again in the postwar period.

Fifty-seven special reports were furnished at the request of the Dominion Controller of Construction to assist that officer in determining the essentiality of buildings that might affect the safety, health and welfare of employees. Practically all of the applications were found to be desirable and in the best interests of employees and the production of war materials. They were therefore upheld by this Branch. The applications covered such subjects as elevators, ventilation systems, improved sanitary, locker and lunch room facilities and general repairs to buildings.

Steel was again made available for the erection of fire escapes about halfway through the year and thus no more temporary wooden structures were approved after that date.

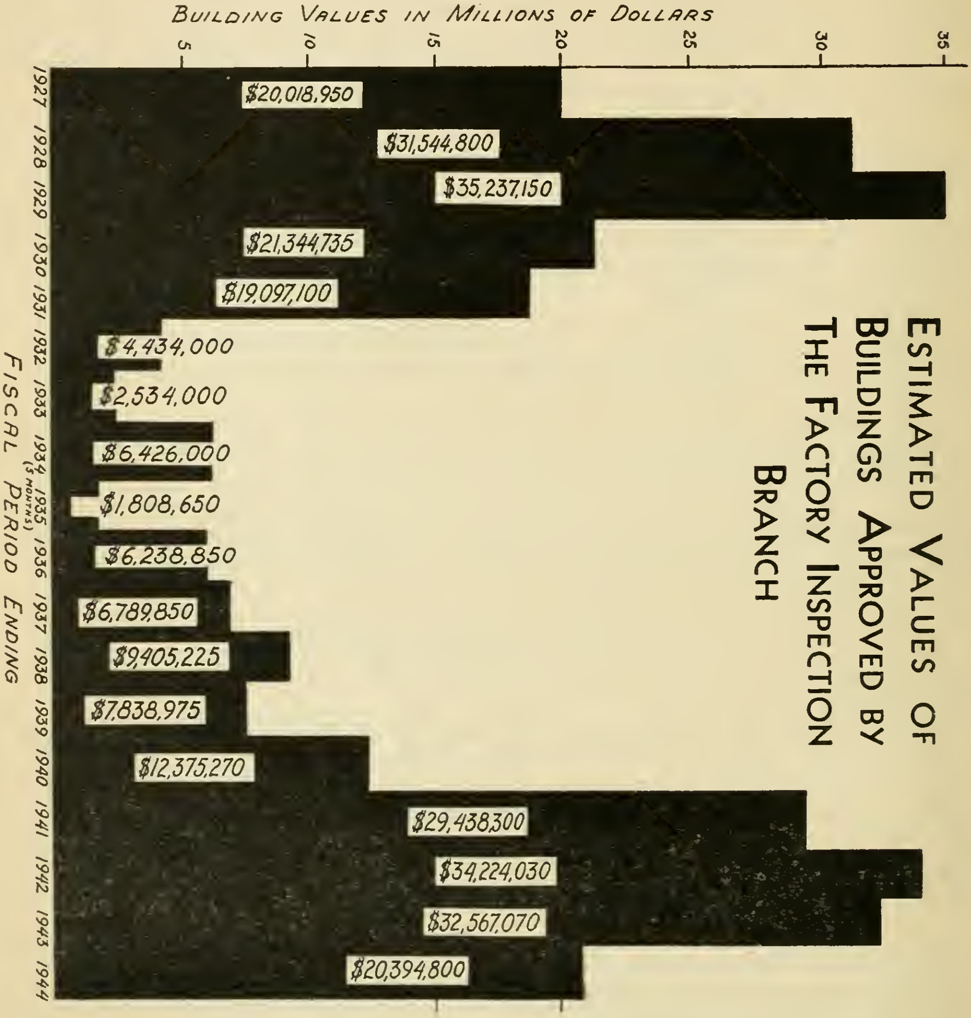
Considerable progress has been made in encouraging employers to forward detail drawings of local and general ventilation systems for approval by the Factory Inspection Branch and Industrial Hygiene Division. It has long been evident that, while much money has been spent on such systems, they have not always produced the desired improvement in working conditions, chiefly because of faulty design and installation of the collection hoods and exhaust ducts. Plan approval before installation can practically eliminate the repetition of the more common defects of this type.

The entry of women into unusual trades such as breweries, artificial abrasive plants, pulp and paper plants and railway shops has made necessary the provision of suitable quarters for their use.

A total of 142 field inspections were made by the Examiner of Reports and Designs, chiefly to facilitate the approval of plans and to investigate special hazards such as lack of exits, floor overloadings, and dangerous processes that were reported by the inspectors. While a number of orders were issued for the loading of floors only within the calculated safe limits, no employees were injured through the collapse of buildings. Considering the general lack of available floor space and the heavy production demands, this record speaks well for the vigilance of the inspection staff in this regard.

Six hundred and ten office interviews were held to discuss with owners and employers the approval of plans and other subjects under the Branch's jurisdiction. This number of interviews shows a gain of 64 over last year's total of 536 although 37 fewer plans were approved. Preliminary discussions of projects prior to completion of the working drawings have been encouraged as the revision of final drawings can be reduced to a minimum by this procedure. The discussions, particularly of involved chemical processes, were always most interesting and mutually instructive as the prevention of accidents and industrial diseases by proper design presents many problems which can only be overcome by definite recommendations.

As in past years, the practice of notifying employers of their obligations regarding the submission of plans before erection of buildings was continued and 271 such letters were sent as compared with 257 last year.



ESTIMATED VALUES OF BUILDINGS APPROVED BY THE FACTORY INSPECTION BRANCH

The 1944 amendments to the Factory, Shop and Office Building Act provide for a greater measure of control over the erection of factory buildings in accordance with approved plans and also provides heavier penalties for violations. The amendments will make easier the provision of improved health and welfare facilities, fire prevention and exits when factories are being built, and also for those shops and office buildings over two storeys.

During the year an article was written for the Journal of the Royal Architectural Institute of Canada describing recommended good practice in the design of personal service facilities for industrial employees. Requests for reprints of the article have been received from interested persons in every province, numerous states and Australia.

The total values of buildings approved by the Factory Inspection Branch during each of the past eighteen years are shown on the accompanying diagram.

INSPECTION STATISTICS

The following is the distribution of the services rendered by the inspectors of the Composite Inspection Branch:

FACTORY INSPECTION BRANCH:	1943		1944	
First inspections	14,573		16,027	
Second inspections	5,473		4,889	
Visits re homeworkers	3		—	
Visits re fruit camps	69		47	
		20,118		20,963
Apprenticeship Branch	1,908		1,585	
Industrial Standards Branch	320		345	
Main Office	169		244	
Minimum Wage Branch	483		318	
Operating Engineers Branch	169		119	
Steam Boiler Branch	2,344		2,292	
		5,393		4,903
TOTALS		25,511		25,866

In addition there were investigations of accidents and the usual visits, office calls and conferences incidental to inspections.

Employees in the above visited industries, mercantile establishments and office buildings numbered 747,452, classified as follows:

Fiscal years	Males over 16	Males 14-16	Females over 18	Females 14-18	Totals	Children under 14 dismissed
1943	508,514	517	243,289	791	753,111	97
1944	486,617	6,012	247,525	7,298	747,452	312

The figures show a decrease this year in the number of adult male workers employed and an increase in the numbers of youths and female workers employed in the industries visited.

WEEKLY HOURS OF LABOUR

Male Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Firms 1944......	4,599	1,515	2,156	148	3,252	11,670
Employees 1943..	111,804	170,171	52,964	38,833	72,601	446,373
1944..	254,507	79,202	81,323	13,555	38,516	467,103

Female Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Firms 1944......	5,683	978	626	106	123	7,516
Employees 1943..	81,532	80,438	19,830	13,895	27,812	223,507
1944..	151,135	48,570	31,998	5,913	7,828	245,444

Total Employees

	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Employees 1943..	193,336	250,609	72,794	52,728	100,413	669,880
1944..	405,642	127,772	113,321	19,468	46,344	712,547

Also 34,905 employees, male and female, employed by 1,986 firms were working approximately 50 hours per week.

Overtime Permits, Employment of Females until 9 p.m.
Section 30 of the Factory, Shop and Office Building Act

Fiscal Years	1942	1943	1944
Number of firms using permits..................	759	775	545
Number of permits issued......................	3,482	2,569	2,079
Number of nights worked......................	21,198	15,892	12,497
Number of female workers employed overtime....	17,289	12,858	24,267

Double Shift Permits, Employment of Females between 6 a.m. and 11 p.m.
Section 31 of the Factory, Shop and Office Building Act

Fiscal Years	1942	1943	1944
Number of firms using permits..................	151	135	116
Number of permits issued......................	347	251	215

Special Authorities granted for Employment of Females on Multiple Shifts beyond the Limitations of Sections 30 and 31 of the Factory, Shop and Office Building Act

Fiscal Years	1942			1943			1944		
Shifts	Firms	Employees		Firms	Employees		Firms	Employees	
		Male	Female		Male	Female		Male	Female
2 8-hour shifts	3	853	264	14	7,368	1,387	11	1,744	1,637
2 9-hour shifts	5	5,053	2,540	16	2,542	1,967	19	5,101	2,289
2 10-hour shifts	44	25,578	7,748	94	35,555	13,020	65	20,436	7,854
3 8-hour shifts	28	22,989	12,371	63	32,891	8,752	45	24,944	6,242
Totals	80	54,473	22,923	187	78,356	25,126	140	52,225	18,022

Note: Some of the above authorities were issued to continue during the wartime emergency.

The number of orders issued relating to various requirements of the Factory, Shop and Office Building Act totalled 16,293 during 1944, as compared with 10,605 in 1943.

VIOLATIONS

Violations of the acts in the enforcement of which the inspectors have a responsibility were reported as follows:

	1943	1944
Adolescent School Attendance Act	153	197
Minimum Wage Act	1,714	1,872
Operating Engineers Act	84	351
Steam Boiler Act	2	4
Totals	1,953	2,420

Violations of the Minimum Wage Act were in connection with failure of employers to keep minimum wage cards posted in their establishments.

PROSECUTIONS

Proceedings were taken against 15 firms for violation of section 29 of the Factory, Shop and Office Building Act. Convictions were recorded in 13 cases and two cases were dismissed.

Hours for youths, young girls and women—Section 29	13 convictions 2 cases dismissed

COMPLAINTS

Two hundred and fifty-nine complaints were received during the year. Upon investigation, sufficient grounds for complaints were found in 164 cases, insufficient grounds in 64 cases and 31 cases concerned matters or premises not under the jurisdiction of the Factory Inspection Branch. Subjects of complaints were as follows:—

	1943	1944
Adolescents	..	9
Child labour	25	45
Dust	7	12
Elevators	5	9
Fire hazards	17	12
Fumes	4	21
Guarding machinery	2	1
Heat	32	6
Light	..	1
Long hours	55	35
Long hours for bakers	3	..
Lunch period	1	1
Miscellaneous	96	56
Multiple	17	18
One Day's Rest in Seven Act	4	1
Safety of building	1	1
Sanitation	17	22
Toilet accommodation	10	2
Ventilation	4	7
Working without double shift permit	2	..
Working without overtime permit	7	..
	309	259

EXPLOSIONS

Eighty-one explosions were reported during the year, eight of which took place towards the close of the previous fiscal year. Seventy-eight of these explosions caused injuries to 103 employees, and injuries proved fatal to nine employees.

Explosions causing injuries were as follows:

January 25, 1943	Tank exploded in face of workman who was using a torch to repair a leak in tank.
February 5	Explosion of gas took place when door of stoker was opened.
March 11	When furnace was being charged, wet zinc caused metal to explode.
March 19	When pit was being cooled to facilitate removal and the underside of pit was still hot and some portions partly fluid, an explosion occurred which blew slag, steam, hot water and dust over workman.
March 26	Explosion of acetylene generator.
March 28	Furnace exploded when being skimmed with ladle.
March 29	Zinc refinery retort exploded.
March 30	Explosion occurred in phthalic anhydride.
April 3	While the fuse tester was being used in enamel department, bulb exploded.
April 12	Furnace exploded when being charged with wet metal.
April 13	While workman was sheeting mill boiler house a tube exploded.
April 16	When box of cuttings was being emptied into furnace to bring down heat, the metal exploded.
April 19	A valve which regulated the flow of carbide broke, permitting the charge of carbide in the carbide chamber to drop into the water causing excessive pressure and the generator took fire and exploded.
April 26	A wet ladle put in the pot caused an explosion.
April 24	Molten metal was poured into ditch and steam formed causing an explosion.
May 7	During the process of varnish making, varnish exploded in kettle.
May 7	Flash occurred in coking drum due to accumulation of gas.
May 13	While highly fluxed aluminum skim was being charged into back of furnace, metal exploded.
May 13	While furnace was being charged, metal exploded.
May 16	The charging of furnace with wet copper caused explosion.
May 27	While match combs were being packed into containers, the combs took fire and exploded.
May 28	Furnace exploded when being charged with copper tubing.
June 16	A tin which contained oil exploded when rubbish was being burned.
July 6	Extractor exploded.
July 7	A slight explosion occurred when a piece of scrap pipe open at both ends was being burned.
July 20	Explosion of fire extinguisher.
July 21	Explosion occurred when metal was being poured from ladle into ingot.
August 8	A furnace blew up when it was being charged with press scrap metal.
August 13	A slight explosion occurred when hammer blow pressed water particles leaking from gland of hammer against hot steel.
August 23	Metal exploded.
August 24	Molten aluminum exploded when being poured into mould.
August 31	While cartridge shell cases were being charged into crucible of molten metal, one shell exploded.

EXPLOSIONS—(Continued)

September 10	Hot zinc exploded when being poured into crusher.
September 15	Dampness caused furnace to explode when it was being charged with scrap.
September 21	Explosion occurred in filling machine.
September 22	Oil, with which bolts had been treated, caused an explosion when bolts were immersed suddenly in hot cyanide.
September 22	Explosion occurred when floor was being cleaned with gasoline.
September 24	Water cooler door in front of incinerator exploded.
September 28	Hydrocarbon gas formed when furnace being filled with oil continuously failed, and an explosion occurred.
September 30	A worker's injured finger was under detonator and as she twisted mould, detonation occurred blowing downward against finger.
October 14	A sand hole in burning lead exploded while being stirred.
October 20	Shells being stirred in metal, metal exploded.
October 22	While furnace was being loaded with aluminum pig, one piece being damp caused an explosion.
October 27	While furnace was being charged with yellow brass scrap, some of scrap exploded.
November 1	Gas exploded as worker was lighting fire.
November 6	Explosion of dust in dry starch elevator.
November 10	Gas lantern exploded.
November 13	Explosion in engine room.
November 17	When worker put a cold ingot into pot of hot metal, the pot exploded.
November 19	Explosion in oven caused by air entering through the open observation ports and mixing with the air in furnace.
November 24	Ammonia tank exploded.
November 24	Furnace exploded when being charged with wet scrap.
December 1	A flash explosion occurred when a workman, preparing to paint a fuel tank, turned on the electric light in the interior.
December 6	Metal being poured from ladle into pig exploded.
December 6	Furnace being charged exploded.
December 9	Metal being poured exploded.
December 13	Boiling cyanide exploded when parts were being put in for hardening.
December 22	Oil tank exploded.
December 23	Furnace being charged with copper metal exploded.
December 24	A lighted torch being held by a workman working under an engine which was being lighted up caused an explosion when oil ran down through the grates into the ashpan.
December 28	Wet scrap caused furnace to explode.
December 30	Explosion occurred in building containing a machine for mixing material for brown smoke bombs.
January 3, 1944	Wet metal caused furnace to explode.
January 7	While opening a main wall switch, a heavy arc was produced causing an explosion.
January 13	A five-gallon can of alcohol ignited causing an explosion.
January 20	Furnace blew up when being charged.

EXPLOSIONS—(Continued)

January 22	While arc acetylene generator tank was being washed out, workman struck a match to see into the tank. The fumes ignited and blew out the opening.
January 27	Block of three prisms exploded when being removed from machine.
January 31	A torch exploded while a workman was lining tank with lead.
February 1	Water being run on glass to cool it got under glass causing it to form steam and explode.
February 3	Furnace being charged with wet copper exploded.
February 4	Tank exploded.
February 8	Solution in pail exploded.
February 20	An explosion occurred when burner under molten pot was being lighted.
February 22	A sand-drying stove exploded when shovelful of coal was thrown in.
February 29	A furnace exploded when being charged with scrap.
March 4	Explosion occurred when expansion valve came off methyl chloride refrigerator coil.
March 23	Furnace exploded when being charged.

ACCIDENTS

During the year 16,610 accidents were reported to the Factory Inspection Branch as compared with 14,521 reported in 1943, and 68 were fatal accidents as compared with 66 the previous year.

Fatalities were due to:

Burns and scalds	14
Cranes and derricks	1
Elevators	6
Electricity	6
Engines and cars	2
Explosions	9
Falling substances	2
Falls	8
Jammed between articles	1
Sprains and strains	1
Belts, pulleys, shaftings	3
Press	1
Barker	1
Centrifugal machinery	1
Lathes	1
Machinery connections	1
Trucking	2
Other machinery	2
Miscellaneous causes	4
Industrial diseases	1
Natural causes	1
Total	68

PROVINCE OF ONTARIO

Summary of Accidents for the

	Cause of Injury	Head and Face				Upper Extremities								Trunk						
		Face	Head	Eyes	Ears	Hand	Fingers	Thumb	Arm	Shoulder	Wrist	Elbow	Other	Ribs	Thigh	Back	Stomach	Chest	Side	Hips
	Burns and scalds	22	6	75	2	84	34	6	66	5	24	1	10	...	3	4	..	1	3	..
	Cranes and derricks	4	5	1	..	6	16	7	2	1	1	2	2	1	1	...	2	1	...	..
	Elevators	...	6	2	..	3	1	...	1	...	1	...	1	...	...	...	..	2	...	..
	Electricity	1	1	27	..	...	2	...	...	...	...	...	8	...	...	...	..	...	...	..
	Engines and cars	4	5	1	..	3	9	2	3	...	5	...	2	...	...	2	..	1	...	..
	Explosions	4	2	4	..	3	1	...	3	...	...	...	5	...	...	...	..	...	...	..
	Falling substances	26	98	9	1	97	215	53	44	20	31	11	10	21	11	23	..	15	10	8
	Falls	8	56	6	1	56	35	16	65	60	86	52	73	155	7	169	6	50	64	28
	Flying missiles	43	18	481	10	24	20	12	27	2	9	3	22	2	4	2	2	5	3	1
	Foreign substances in eyes	...	...	344	..	...	...	...	...	...	...	...	...	...	...	...	..	...	...	..
	Hand tools	6	2	3	..	46	76	44	4	...	5	3	6	2	...	...	..	2	...	..
	Hooks, chains, cables	...	5	1	..	11	25	7	1	...	2	...	2	...	...	...	..	...	...	..
	Infected wounds	8	2	10	1	189	417	122	24	...	15	20	6	...	...	...	..	...	...	..
	Jammed between articles	...	...	...	..	106	552	125	17	2	18	1	9	1	3	4	..	7	2	..
	Sprains and strains	...	...	2	..	22	18	24	51	112	117	5	118	4	6	686	8	20	191	26
Machinery and Connections	Rolls	...	...	...	..	19	50	8	2	...	1	1	1	...	1	...	..	...	...	..
	Gears, cogs, sprockets	...	...	...	..	4	23	1	...	...	1	1	1	...	...	...	..	...	...	..
	Belts, pulleys, shafting	1	2	1	..	15	31	10	12	...	4	...	...	...	...	2	..	...	...	..
	Saws	2	1	...	..	24	97	36	3	...	1	...	...	...	1	...	1	...	...	2
	Planer	...	...	...	..	4	10	...	1	...	2	...	...	...	...	...	..	...	...	..
	Drill	1	9	2	..	31	42	19	8	...	3	...	2	1	..	1	..	2	...	..
	Milling Machinery	...	1	...	..	9	43	9	3	...	3	1	...	...	...	...	..	...	...	..
	Shears	...	...	1	..	1	26	13	2	...	...	...	...	...	...	...	..	...	...	..
	Emery wheel	...	1	...	..	10	23	14	1	...	3	1	...	...	...	...	..	...	...	..
	Press	...	4	...	..	28	148	21	4	1	2	...	1	...	...	...	..	...	...	..
	Punch	...	2	...	..	5	100	13	1	...	1	...	...	...	...	...	..	...	...	..
	Dies	...	...	...	..	2	32	...	2	...	...	...	...	...	...	...	..	...	...	..
	Barker	...	...	...	..	...	2	...	...	...	...	...	...	...	...	...	..	...	...	..
	Calender	1	...	...	..	...	6	...	...	...	...	1	...	...	...	...	..	...	...	..
	Cutter knives	...	...	...	..	17	63	16	6	...	1	1	...	...	...	...	..	...	...	..
	Conveyers	...	...	...	..	5	7	...	1	...	...	...	...	...	...	...	..	...	1	1
	Hammers	1	3	...	..	7	14	5	...	...	1	...	...	...	1	...	..	...	...	..
	Jointers	...	...	...	..	...	19	3	...	...	...	...	...	...	...	...	..	...	...	..
	Stitcher	...	...	...	..	...	4	...	...	...	...	...	...	...	...	...	..	...	...	..
	Loom	...	...	1	..	2	5	...	2	...	...	...	...	...	...	...	..	1	...	..
	Centrifugal machinery	2	4	1	1	1	1	1	1	...	...	2	1	...	...	...	1	...	1	..
	Paper machinery	...	1	...	..	8	21	2	7	...	1	...	1	1	...	...	..	...	...	..
	Spinning machinery	1	...	...	..	6	11	...	1	...	...	...	...	...	...	...	..	...	...	..
	Winders	1	...	...	..	3	5	...	1	...	...	...	...	...	...	...	..	...	...	..
	Grinding wheels	...	...	2	..	27	81	14	5	...	2	3	2	...	1	1	..	1	2	..
	Lathes	...	3	...	..	19	46	11	4	...	4	...	1	...	..	1	..	...	...	..
	Machinery connections	6	7	1	1	55	210	50	20	...	14	6	4	2	...	...	..	5	2	..
	Wiredrawing, etc	...	...	...	..	1	1	...	...	...	...	...	...	...	...	...	..	...	...	..
	Trucking	3	9	1	..	21	35	5	9	3	7	3	12	15	1	4	1	6	7	2
	Other machinery	4	6	...	..	45	163	34	18	3	11	2	2	2	..	1	..	1	...	..
	Miscellaneous causes	20	58	50	3	205	367	126	65	15	58	84	51	42	9	18	3	23	25	6
	Spoolers	...	...	...	..	...	...	...	...	...	...	...	...	...	...	...	..	...	...	..
	Industrial Diseases	15	2	4	..	60	10	1	39	...	6	...	75	...	2	...	2	...	...	..
	Fumes	...	...	2	..	...	...	...	...	...	...	...	19	...	...	...	..	2	...	..
	Natural causes	...	1	...	..	...	...	...	...	...	...	...	1	...	...	1	1	...	...	..
	Heat prostration	...	1	...	..	...	...	...	...	...	...	...	3	...	...	...	..	...	...	..
	TOTALS	184	321	1032	20	1284	3117	830	526	224	440	204	451	249	51	919	27	145	311	74

FACTORY INSPECTION BRANCH

Fiscal Year Ending March 31, 1944

		Lower Extremities								Class of Industry														
Groin	Abdomen	Legs	Foot	Toes	Knee	Ankle	Multiple	FATAL	TOTALS	Pulp and Paper Trades	Metal Trades	Rubber and Rubber Goods	Textiles	Food	Lumber	Laundries	Chemicals	Conveyances, etc.	Transportation	Clay, Glass and Stone	Unclassified Trades	Leather Goods	Woodworking	Wearing Apparel
1	3	42	128	4	3	27	206	14	774	27	471	15	10	28	3	1	67	38	30	53	20	7	4	..
...	...	7	11	6	2	2	18	1	99	3	74	...	...	1	...	...	...	10	1	8	1	1	...	..
...	...	3	18	5	2	2	14	6	67	8	15	1	7	15	1	..	3	1	1	1	12	..	2	..
...	...	...	....	....	...	...	10	6	55	3	36	...	...	1	1	..	2	2	1	8	1	..	...	..
...	1	7	5	4	1	...	22	2	79	....	33	...	1	8	3	..	6	7	12	7	2	..	...	..
...	1	1	3	....	...	3	64	9	103	....	63	1	...	6	1	..	13	4	3	4	1	..	7	..
4	5	197	654	1102	53	62	160	2	2942	208	1804	54	35	77	47	..	52	328	82	172	40	2	39	2
18	5	126	71	18	186	89	360	8	1874	159	920	41	71	112	29	1	61	178	55	118	78	11	27	13
...	4	16	3	4	8	3	17	..	745	30	502	6	11	13	13	..	36	62	9	26	20	1	15	1
...	...	...	....	....	...	...	....	..	344	19	221	6	5	11	10	..	22	29	2	10	8	1	...	..
2	...	8	10	3	10	3	3	..	238	18	155	1	4	3	7	..	5	20	5	12	5	..	2	1
...	...	5	9	5	3	...	2	..	78	24	25	2	1	5	5	..	1	5	1	6	1	..	2	..
1	...	32	27	6	14	13	9	..	916	56	551	19	17	47	14	..	11	93	10	41	16	4	28	9
4	4	38	43	17	9	15	35	1	1013	55	590	22	16	31	14	..	29	96	42	77	17	2	22	..
155	59	31	41	1	110	235	70	1	2113	169	1139	57	56	80	18	..	51	246	47	137	72	14	26	1
...	...	...	2	....	1	...	6	..	92	26	31	5	13	3	...	..	...	....	...	8	2	1	3	..
...	...	1	1	....	...	...	....	..	33	3	15	1	5	3	1	..	...	1	...	2	1	..	1	..
...	...	4	1	....	1	3	12	3	102	6	41	4	9	14	2	..	4	4	...	10	4	2	2	..
1	3	2	1	....	1	...	1	..	177	13	60	13	3	3	26	..	1	11	3	3	6	..	35	..
...	...	...	....	....	...	...	1	..	18	....	10	1	...	...	...	..	1	....	1	1	...	..	4	..
1	...	...	2	1	...	...	10	..	135	4	94	1	1	1	3	..	...	25	2	3	...	2	1	..
...	1	1	....	....	...	...	1	..	72	....	64	...	...	...	...	..	...	5	...	1	...	2	...	..
...	...	2	....	....	...	...	1	..	46	....	42	...	...	1	...	..	1	1	1	...	...	..	...	..
...	...	...	....	....	1	...	....	..	54	1	32	1	...	1	...	..	...	14	2	2	...	..	1	..
...	...	2	....	2	...	...	2	1	216	14	159	6	1	3	...	..	3	17	2	5	3	2	1	..
...	...	...	....	1	...	...	....	..	123	4	95	...	1	...	...	..	...	17	...	1	3	1	1	..
...	...	...	....	....	...	...	2	..	38	3	24	...	...	...	...	..	2	2	...	3	4	..	...	..
...	...	...	....	....	...	...	....	1	3	3	....	...	...	...	...	..	...	....	...	...	...	..	...	..
...	...	...	....	....	...	...	....	..	8	4	....	3	1	...	...	..	...	....	...	...	...	..	...	..
1	...	2	....	....	...	...	....	..	107	9	38	12	16	6	...	..	1	2	...	4	4	4	10	1
1	...	1	4	....	2	2	2	..	27	3	15	1	1	4	2	..	...	1	...	...	...	..	...	..
...	1	...	....	....	...	...	....	..	33	1	25	3	...	...	...	..	...	....	2	1	...	1	...	..
...	...	...	....	....	...	...	....	..	22	1	10	...	...	...	1	..	...	2	3	1	...	..	4	..
...	...	...	....	....	...	...	....	..	4	3	....	1	...	...	...	..	...	....	...	...	...	..	...	..
...	...	...	....	1	...	...	1	..	13	....	....	...	13	...	...	..	...	....	...	...	...	..	...	..
1	...	2	....	1	...	...	2	1	24	1	13	1	...	1	1	..	1	5	...	...	1	..	...	..
...	...	...	1	....	...	...	5	..	48	42	2	...	...	1	...	..	...	....	...	...	1	..	2	..
...	...	...	....	....	...	...	2	..	21	....	2	...	19	...	...	..	...	....	...	...	...	..	...	..
...	...	1	....	1	...	...	2	..	14	8	5	...	...	...	...	..	...	....	...	1	...	..	...	..
...	...	1	2	....	4	...	5	..	153	4	123	1	1	...	...	..	1	14	...	7	2	..	...	..
...	...	2	1	....	...	...	6	1	99	3	72	...	1	...	...	..	...	10	2	4	1	3	3	..
...	1	6	5	....	5	2	6	1	409	16	242	10	32	27	5	..	11	16	2	16	8	3	18	3
...	...	1	....	....	...	...	1	..	4	....	4	...	...	...	...	..	...	....	...	...	...	..	...	..
3	4	49	61	90	14	12	34	2	413	34	194	11	12	35	6	..	10	46	16	20	16	5	8	..
3	...	3	7	3	2	1	19	2	332	9	205	8	19	15	7	..	9	16	2	8	6	9	17	2
16	11	135	112	54	130	42	70	4	1802	121	968	34	63	112	50	2	53	153	22	87	75	7	41	14
...	...	...	....	1	...	...	....	..	1	....	....	...	1	...	...	..	...	....	...	...	...	..	...	..
...	2	15	1	....	2	2	251	1	490	9	268	21	13	11	...	..	12	97	...	45	6	4	4	..
...	1	1	....	....	...	...	1	..	26	3	18	1	...	...	...	..	2	1	...	1	...	..	...	..
...	...	...	....	....	...	...	2	1	7	....	3	...	...	...	...	..	1	2	1	...	...	..	...	..
...	...	...	....	....	...	...	....	..	4	1	....	...	...	...	...	..	...	2	1	...	...	..	...	..
212	106	744	1224	1330	564	518	1435	68	16610	1128	9473	364	459	679	270	4	472	1581	363	914	437	89	330	47

BOARD OF EXAMINERS OF OPERATING ENGINEERS

CHAIRMAN: JOHN SHARP

MEMBERS: W. J. SCOTT, S. G. ROSE

In compliance with section 3 of the Operating Engineers Act, the Board presents the thirty-fifth annual report for the fiscal year ending March 31, 1944.

The activities of this Branch have remained fairly constant when compared with preceding years. There was a small decrease in the net revenue and the number of certificates issued, and an increase in the number of new plant registration certificates issued, violations reported and investigated and the sale of engineering text books. The number of candidates writing the examinations was slightly less than the previous year, but the number of candidates who failed to pass increased considerably. Considering the manpower shortage in industry today, enforcement of the regulations has been entirely satisfactory, both in regard to the employer and the operating engineer.

The Board, realizing that some equitable time allowance should be given to engineers in the armed services, obtained by Order-in-Council a regulation providing that operating engineers in His Majesty's armed forces, who held a current certificate at the time of their enlistment, and who have been honourably discharged, and who present themselves for examination for a higher grade of certificate, be allowed, at the discretion of the Board of Examiners, such time served with the forces, or part thereof, as being equivalent to the requirements of the Operating Engineers Act.

The attached financial report shows a net revenue of $30,922.31, being $445.02 less than the previous year.

The number of applications reviewed by the Board was 932, of which number 101 were rejected as not complying with the requirements of the Act. A total of 17,650 certificates of all grades was issued and does not include certificates maintained in good standing of engineers in the armed services. The number of plant registration certificates issued was 308, an increase of 73 per cent over the previous year.

There were 1,149 candidates who wrote the examinations at Toronto and 1,193 who wrote at other centres in Ontario. The number of candidates who failed to obtain sufficient marks to pass was 44 per cent of the total. The apparent reason for this increase in examination failures is that candidates without sufficient study are trying to obtain a higher grade of certificate, which automatically carries an increase in the wage schedule set by the Regional War Labour Board.

Enforcement of the regulations in co-operation with National Selective Service administration is a major problem, as there are still some plants classified as non-essential for which engineers cannot be supplied under existing conditions. Two hundred and sixty-six new cases of violations were reported and acted upon toward obtaining compliance without recourse to court action in any of the cases reported, such action not being considered advisable under existing labour controls. Five hundred and forty-two inspections were made by the inspector of the Branch.

The Board again takes this opportunity of acknowledging with thanks the assistance given by the operating engineers toward a successful administration of the Act.

REPORT OF REVENUE FOR FISCAL YEAR,

APRIL 1, 1943 TO MARCH 31, 1944

Fees Collected for:

Examinations	$27,443.75
Re-examinations	
Renewals	
Provisional certificates	
Duplicates	
Penalty renewal fees	
Plant registration	308.00

Monies Refunded on:

Examinations	$ 876.73
Renewals	
Penalty renewal fees	
Miscellaneous	
Plant registration	
Duplicate certificates	
Text books	37.90
Total refunds	$ 914.63

Revenue By:

Certificates	$27,751.75
Sale of books	4,070.90
Miscellaneous	14.29
	$31,836.94

Gross revenue	$31,836.94
Total refunds	914.63
Net revenue	$30,922.31

REPORT OF CERTIFICATES FOR FISCAL YEAR 1944

Number of certificates issued	17,650
Number of certificates refused	1,034

Certificates Issued							Certificates Refused
Class	By Examination	By Re-examination	Provisional	Duplicate	Renewals	Totals	Refused
Compressor	34	7			244	285	10
Fireman	54	16	1		394	465	30
4th class	516	87	4	1	5,127	5,735	292
3rd class	198	99	4	1	4,437	4,739	378
2nd class	50	33	2	1	2,114	2,200	184
1st class	6	6			290	302	54
Hoisting	106	20		7	2,001	2,134	66
Traction	42	7	1	1	1,036	1,087	20
Duplex	10	2		2	381	395	
Plant registration						308	
TOTALS	1,016	277	12	13	16,024	17,650	1,034

REPORT OF EXAMINATIONS HELD FOR FISCAL YEAR 1944

Number of candidates examined at Toronto	1,149
Number of candidates examined at other centres	1,193
Total number of candidates examined	2,342

Class	At Toronto	At other centres	Total
Compressor	3	20	23
Fireman	36	39	75
4th class	439	498	937
3rd class	370	337	707
2nd class	133	135	268
1st class	52	22	74
Hoisting	93	95	188
Traction	23	47	70
TOTALS	1,149	1,193	2,342

Examinations were held at outside centres as follows:

	No. of Examinations	No. of Candidates		No. of Examinations	No. of Candidates
Brantford	2	29	North Bay	1	15
Belleville	2	33	Ottawa	2	149
Brockville	2	32	Orillia	1	14
Chatham	2	31	Palmerston	1	11
Cornwall	1	21	Parry Sound	1	11
Fort Frances	1	2	Peterborough	2	24
Haileybury	1	4	Port Arthur	2	48
Huntsville	1	7	Renfrew	1	22
Hamilton	3	112	Sault Ste. Marie	2	48
Kapuskasing	1	12	Sioux Lookout	1	2
Kenora	1	8	Sudbury	3	119
Kirkland Lake	2	17	Sarnia	1	59
Kingston	2	21	St. Catharines	2	31
Kitchener	2	45	Timmins	2	36
London	2	79	Windsor	2	81
Niagara Falls	2	59	Other Centres	2	11

Total at Outside Centres	53	1,193
Total at Toronto		1,149
Total during fiscal year		2,342

BOILER INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—J. N. BRIGGS

SUMMARY OF WORK FOR FISCAL YEAR 1944

Drawings and Specifications Surveyed, Registered and Re-registered:

	Designs
Boilers	34
Pressure vessels	181
Fittings and appliances	8
Pressure piping layouts	26
Special rulings (Ontario)	123
	372
Surveyed but not registered	1
TOTAL	373

New Boilers and Pressure Vessels

	Inspections
Boilers	656
Pressure vessels	1,330
Pressure piping installations	62
TOTAL	2,048

Used Boilers and Pressure Vessels Inspected:

Boilers	597
Clinker chills and water walls	5
Pressure vessels	316
Annual inspections	13
TOTAL	931

Annual Inspections (Factory, Shop and Office Building Act):

Boilers	2,877
Pressure vessels	3,332
TOTAL	6,209

Certificates issued:

Class A—new boilers and pressure vessels	1,776
Class B—used boilers and pressure vessels	772
Class C—heating boilers—low pressure	203
Class D—pressure vessels—accepted by affidavit	923
Class E—new boilers under 3 H.P.	25
Duplicate certificates	15
OA—annual inspections (Factory, Shop and Office Building Act)	2,484
TOTAL	6,198

Fees and Expenses collected:

Fees for survey and registration of designs	$ 2,181.00
Fees for inspection of new boilers and pressure vessels	13,701.50
Fees for pressure piping inspections	370.00
Fees for inspection of used boilers and pressure vessels	5,207.50
Fees for heating boilers	406.00
Fees for pressure vessels—accepted by affidavit	1,846.00
Fees for boilers under 3 H.P.	50.00
Fees for duplicate certificate	1.00
Fees for transfer seals	480.00
Fees for Regulations	9.00
Travelling expenses	3,750.45
Qualification tests of welding operators	1,265.00
Fees and expenses for annual inspections	16,622.50
TOTAL	$45,889.95

Total amount of monies transmitted to Treasury Department $46,623.90.

MEDIATION, CONCILIATION AND ARBITRATION

CHIEF CONCILIATION OFFICER—LOUIS FINE

CONCILIATION OFFICERS—JAMES HUTCHEON, G. L. FENWICK

The conciliation staff of Ontario consists of the Chief Conciliation Officer and two conciliation officers, and three federal labour relations officers assist in adjudicating labour disputes. In addition to duties directly connected with mediation, conciliation and arbitration, these officers act as investigators for the Regional War Labour Board and as returning officers in plant elections for the Ontario Labour Court and in elections with the consent of all parties. They also conduct conferences as required under the Industrial Standards Act.

Applications for Boards of Conciliation

During the fiscal year there were 48 boards of conciliation. Before such a board is appointed, the dispute is investigated by one of the conciliation officers, whose first efforts are directed toward conciliating or adjusting the question in dispute. Failing this, he reports the facts, from which it is decided whether a board of conciliation is warranted. Prior to the establishment of the Ontario Labour Court in June, 1943, most of the disputes which came before boards of conciliation were connected with collective bargaining requests. These cases subsequently were dealt with by the Labour Court.

Arbitration

The question of arbitration of grievances or disputes has become one of the most important factors in industrial relations. Practically every agreement between management and labour provided for arbitration proceedings where matters cannot be amicably disposed of, and the services of this Branch have been utilized to a great extent. After a grievance has passed through the various stages without agreement, it finally reaches a point where an arbitrator is required and this arbitrator is often appointed on application to the Minister of Labour by the parties concerned. During the year officers of this Department acted as arbitrators in 14 cases involving 76 grievances.

Conciliation

Conciliation officers are available at all times to both employees and employers to iron out grievances, labour difficulties and misunderstandings. In most instances, conciliation officers are successful in preventing stoppages of work, strikes and lockouts and in assisting in bringing about harmonious relations in all types of industries.

Discrimination Cases

A number of cases of dismissal for alleged union activity were investigated and rectified wherever possible. In other instances a recommendation was made to the federal Department of Labour for the appointment of a commissioner under Order-in-Council P.C. 4020 and enquiries were instigated as provided in this Order.

Strikes

There were 90 strikes in Ontario during the fiscal year involving 31,497 employees with a time loss of 134,840 man-working days. Analysis by causes and results appears on page 33 of this report and further details on pages 56 to 67. Forty of these strikes were settled by the end of the first day and 38 lasted only from one to five days. This short duration was due to the direct intervention of conciliation officers who were successful in having the employees return to work pending proper settlement of dispute. Four strikes lasted over thirty days.

PLANT VOTES

During this period conciliation officers acted as returning officers at 92 plant elections. Sixty-six of these were held at the request of, and with the consent of all parties, and 26 by order of the Ontario Labour Court.

In the case of the consent votes, the conciliation officer made all the preliminary arrangements, obtained agreement on the voters' list and supervised the election. After the result of the election was certified, the union receiving the majority vote was recognized by the company as the bargaining agency and a collective bargaining agreement resulted. In the Labour Court cases the result of the vote was reported to the Labour Court and the Court thereafter dealt with the matter.

LABOUR COURT

In April, 1943, the Collective Bargaining Act was passed by the Ontario Legislature and the Ontario Labour Court was established. This Act provided for certification of union or employees' associations, and was the means of eliminating many of the boards of conciliation which were previously set up to deal with collective bargaining. In April, 1944, the Legislature passed the Labour Relations Board Act, which authorized the application of Order-in-Council P.C. 1003 to employers and employees in Ontario and provided for the establishment of the Ontario Labour Relations Board which replaced the Ontario Labour Court.

ONTARIO REGIONAL WAR LABOUR BOARD

During the fiscal year conciliation officers were given 545 assignments to investigate for the Regional War Labour Board.

These assignments necessitated visits to plants in all parts of the Province, and complete reports to the Board on wage structures, not only of the plant under review but of other plants in the same district and plants in similar industries. In December, 1943, the previous regulations were replaced by Order-in-Council P.C. 9384, setting forth the wage control regulations of the federal Government, which are administered within this Province by the Regional War Labour Board.

STRIKES IN ONTARIO DURING FISCAL YEAR 1944—BY CAUSES AND RESULTS

Causes	Results			
	In Favour of			
	Employers	Employees	Compromise	Referred to
Affecting Wages:				
28 For wage increases	4	6	13	5 to Regional War Labour Board
3 For overtime or vacation pay	1	1		1 to Regional War Labour Board
1 For increase in efficiency bonus		1		
1 To have transportation allowance tax free	1			
3 Against bonus system or reduction of production bonus		1	1	1 to Regional War Labour Board
1 Against deduction of pay for overstaying lunch period			1	
2 Against transfer of workers to another department at lower rate	1		1	
Recognition:				
10 For union recognition	2	3		4 to Labour Court 1 to Board of Conciliation
2 For a closed shop agreement			1	1 to Board of Conciliation
1 For a new agreement		1		
1 Against delay in negotiations for agreement		1		
Suspensions and Dismissals:				
10 Against suspension or dismissal of workers	5	3	2	
1 Against lay-off	1			
Affecting Working Conditions:				
15 Against working conditions	5	4	6	
3 Against working with non-union workers		3		
1 Against change from 1 to 2 shifts		1		
1 Against employment of women	1			
1 Against quality of food served in camp restaurant			1	
2 For reduction of hours		1	1	
2 For reclassification of workers			1	1 to Regional War Labour Board
1 For adjustment of various grievances			1	
TOTALS—90 Strikes	21	26	29	14

ONTARIO REGIONAL WAR LABOUR BOARD

CHIEF EXECUTIVE OFFICER—J. B. METZLER

In 1941 the Government of Canada announced a policy of wage control, and pursuant to the War Measures Act the Wartime Wages and Cost of Living Bonus Order P. C. 8253 was passed on October 24, 1941, under which power was given to the National War Labour Board and to Regional War Labour Boards to deal with applications for increases in wage rates or for adjustments in working conditions which affect wages.

Immediately following the passing of the Wartime Wages and Cost of Living Bonus Order P. C. 8253 on October 24, 1941, the Ontario Regional War Labour Board was established to carry out its provisions within this Province. The Board is comprised of six members, three nominated by employers and three by trade union organizations in the Province. The chairman of the Board is the Minister of Labour of Ontario and the vice-chairman is the Deputy Minister of Labour.

On July 10, 1942, the Wartime Wages and Cost of Living Bonus Order P. C. 8253 was rescinded and in its place the Wartime Wages Control Order (1942) P. C. 5963 was made and established pursuant to the War Measures Act. This last mentioned Order continued in effect until December 9, 1943, when it was superseded by the Wartime Wages Control Order (1943) P. C. 9384.

Important changes have taken place with reference to the control of wages since the Wartime Wages Control Order P. C. 5963 was passed in 1942. Under that Order War Labour Boards were entitled to examine into rates paid in a comparable industry in a comparable locality to determine whether or not applications for wage increases should be allowed. The Boards had also the power to permit individual employers to increase the cost of living bonus being paid to employees. In addition, the National War Labour Board was empowered to make general orders affecting all employers in the Dominion of Canada who were subject to the Wartime Wages Control Order requiring such employers to increase or diminish the amount of compulsory cost of living bonus they should pay. The Board required the payment of the compulsory bonus of 2.4 points, which was the equivalent of 60 cents per week, or 2.4 per cent of basic wages under certain circumstances, as a weekly supplement to the wages being earned by employees. This was increased to 3.8 points, or 95 cents, or 3.8 per cent of basic wages for the payroll commencing on or after the 15th day of November, 1943.

With the passage of the Wartime Wages Control Order (1943) P. C. 9384, radical changes took place in the powers of War Labour Boards to adjust wages or working conditions affecting wages. The Boards are now required to establish that an application comes within one of three categories in order to grant an adjustment. An applicant must prove gross inequality, or gross injustice, or that the amount of increase sought will not carry the resulting enhanced rate beyond the rate in effect for the particular job in August, 1939, plus a full cost of living bonus.

In addition to the foregoing changes in wage control, another departure was the incorporation of cost of living bonus into basic weekly wages. Provision was made in the new Order for such conversion to become effective for the first payroll commencing on or after the 15th day of February, 1944.

Another interesting feature of the new Order is the fact that power is now conferred on the National War Labour Board to review of its own volition decisions of the Regional War Labour Boards.

Since the inception of the Wartime Wages Control Order approximately 16,000 cases have been submitted to and ruled upon by the Ontario Regional War Labour Board up to

March 31, 1944. Of these over 40 per cent, representing more than one-half million workers, came before the Board during the fiscal year 1944.

In addition to these cases several thousand inquiries have been lodged and treated expeditiously, all covering matters of direct interest to both employers and employees.

One may gain an idea of the diversified character of the cases coming within and covered by the findings and directions of the Board from the following types: wage adjustment involving the fixing of single wage rates or providing wage ranges in which a minimum and maximum objective is granted, thus facilitating ready adjustments to accord with varying degrees of skill and production experience; standard work hours; cost of living bonus; vacation with pay; problems of absenteeism; piece work rates and incentive bonus plans; the status of doubtful salaried jobs; welfare and social security undertakings involving group life insurance, sickness and accident benefits; hospitalization and surgical fees; and, inter alia, retirement annuity or pension plans.

In considering the volume of work transacted by the Board and the many delicate situations arising that might otherwise have developed into provocative stages, the results attained are direct evidence of the impartiality, fairness and wise judgment of the Board members.

All in all the effect of the constant work of the Board has been strictly in pursuance of the paramount purpose of the Order, namely, stabilization of wages and the removal of gross inequalities and injustices consistent with the idea of maintaining stability of prices and curbing inflation tendencies.

INDUSTRY AND LABOUR BOARD

CHAIRMAN—ERIC BILLINGTON

MEMBERS—E. G. GIBB, EDWARD COONS

The Industry and Labour Board was reconstituted shortly after the close of the fiscal year. Mr. Eric Billington, formerly Chief Instructor, Aircraft Training School, Galt, was appointed Chairman, Mr. E. G. Gibb, formerly on the staff of the Regional War Labour Board, was appointed member of the Board, which was later completed with the appointment of Mr. Edward Coons, who for many years has been prominent in labour circles.

The Board was charged with the administration of the Hours of Work and Vacations with Pay Act, 1944, in addition to the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act.

Industrial Standards Branch

The Industrial Standards Act provides a definite procedure for collective bargaining in any industry by providing a legal means for calling a conference of employers and employees in any designated industry within a predefined zone, and a schedule of wages and hours and days of labour agreed upon by the conference may be approved by the Minister, if in his opinion such schedule has been agreed upon by a proper and sufficient representation of those engaged in the said industry. Upon recommendation of the Minister, an Order-in-Council may be passed making such schedule effective in law and binding on all persons engaged in the industry within the zone.

One conference was held during the fiscal year 1944 which resulted in a new schedule for the hard furniture industry, replacing one which expired earlier in the year.

Payroll Assessment of Industries

Under authority of the Act the Industry and Labour Board has designated the cloak and suit industry and the men's and boys' clothing industry as interprovincially competitive, and has approved provisions in the respective schedules with respect to the collection of assessment from employers and employees. The purpose of this assessment is to provide revenue for the enforcement of the schedule.

At the close of the fiscal year there were 100 schedules in effect in Ontario pursuant to the Industrial Standards Act, as follows:

TRADES AND INDUSTRIES:	Number of Schedules	
(a) Schedules covering local zones:		
Baking	1	Ottawa
Barbering	59	59 separate zones covering some 105 municipalities
Bricklaying and Stonemasonry	1	Ottawa
Bricklaying, Stonemasonry and Plastering	1	Galt
Building Industry	1	Kitchener-Waterloo
Carpentry	11	Belleville; Brantford; Cornwall; Galt; Kirkland-Larder Lake; Ottawa; Peterborough; St. Catharines; St. Thomas; Sault Ste. Marie; Timmins
Coal	1	Toronto
Coal Hoisting	1	Toronto
Common Labourers	2	Ottawa; Windsor
Electrical Repair and Construction	5	Kingston; Kirkland-Larder Lake: London; Ottawa; Windsor
Gasoline Service	1	Toronto
Painting and Decorating	3	Hamilton; Kingston; Ottawa
Plastering	2	Ottawa; Toronto
Plumbing and Heating	5	Hamilton; Ottawa; St. Thomas; Township of Teck; Windsor
Soft Furniture	1	Toronto
Taxicab Industry	1	Toronto
(b) Schedules covering the entire Province		
Brewing	1	
Hard Furniture	1	
Ladies' Cloak and Suit	1	
Men's and Boys' Clothing	1	
TOTAL	100 Schedules	

ARREARS OF WAGES

	Number of Employers affected	Number of Employees affected	Amount of Arrears
Arrears of wages collected through Trust Account	11	22	$1,609.12
Arrears of wages paid direct to employees after investigation by the Industry and Labour Board	10	19	913.91

NOTE—Included in the total of $1,609.12 collected through the Trust Account is the sum of $659.21 which, with the approval of the Industry and Labour Board, was diverted to the Crown.

There were no court cases during the fiscal year.

APPRENTICESHIP BRANCH

DIRECTOR OF APPRENTICESHIP—FRED J. HAWES

DISTRICT INSPECTORS:

WALTER THORNE, GEORGE H. SIMMONS—TORONTO DISTRICT
A. C. DENNIS—HAMILTON DISTRICT D. C. HICKS—OTTAWA DISTRICT
A. E. PALMER—LONDON AND WINDSOR DISTRICT

During the year the Apprenticeship Branch concentrated its efforts in obtaining apprentices for the building trades. In all the larger vocational schools meetings were held and the vocational students were addressed by employee representatives of trade unions and employers representing the various associations affiliated with the Canadian Construction Association and members of the staff of this Branch. Considerable interest was aroused and many apprentices were obtained, but the numbers were not sufficient to fill the vacancies open. The larger wage scale in war industries still attracts young lads leaving school. However, no opportunity has been lost in the endeavour to impress upon vocational students the importance of learning a trade and of learning it thoroughly. Boys who had already decided on a trade have had the opportunity of working at this trade during their summer vacation. This has the effect of making boys feel that they are identified with the trade and creates a greater interest during the balance of their school attendance.

We regret to record the death in August, 1943, of Mr. J. R. Johnson, District Inspector of Apprenticeship for Ottawa District, after 25 years of valuable service in the Department of Labour. Mr. D. C. Hicks was appointed in January, 1944, to succeed Mr. Johnson. Mr. G. H. Simmons was appointed a second District Inspector for Toronto District, and Mr. A. E. Palmer was appointed as District Inspector for the western part of the Province, succeeding Mr. C. E. Needham who had been transferred to the Factory Inspection Branch.

The Provincial Advisory Committees for the different trades have been meeting from time to time and have assisted the Branch in the operation of the Act as applied to their particular trades. Appreciation is herewith expressed to the representatives on these committees for their efforts to facilitate the progress of apprenticeship in the various trades and the assistance given the Branch. The committee representing the building trades was particularly active during the year and devoted considerable time to all matters concerning building trades.

During January and February full time classes were conducted for apprentices in the building trades, classes being established in the Vocational Institute, Hamilton, and Central, Northern, and Danforth Vocational Schools, Toronto. These schools were inspected by the Provincial Advisory Committee while the classes were in operation and members of the committee addressed the students, entered into discussions with instructors and demonstrated great interest in the work that was being done in the schools. There were 123 apprentices in attendance, an increase of 55 over the previous year. These classes are of great assistance to the apprentices and are an important feature in the educational activities of this Branch. Once more employers and trade unions representing the various trades provided the means of bringing the classes to a pleasant conclusion by donating prizes for successful contestants.

At the 1944 session of the Legislature the Apprenticeship Act was amended, authorizing the Industry and Labour Board to make for any designated trade regulations requiring all persons engaged in that trade, other than registered apprentices, to obtain current certificates of qualification, and prohibiting employers from engaging any person other than a certified operator. The petition for this amendment originated with the garage operators and mechanics. Regulations are now being drafted which will require all mechanics engaged in the motor vehicle repair trade to obtain certificates.

Little desire to enter the barbering trade was shown by young people because of other openings for employment at higher rates of pay.

The numbers of girls entering contracts of apprenticeship in hairdressing have been maintained and students have enrolled in hairdressing schools in increasing numbers. The students in the schools are encouraged by the fact that this Branch insists that all schools conduct efficient courses of training and requires the girls at the end of the instruction period to sit for examination. If successful, they may obtain a certificate of qualification which is of decided value to them in finding lucrative employment in a hairdressing shop.

At the request of the federal Department of Pensions and National Health, the Apprenticeship Branch is co-operating in the proposed programme for the re-establishment of returned members of the armed forces. A definite plan for training and placement has been drafted by the Provincial Advisory Committee for Building Trades and accepted by the Department of Pensions and National Health. A similar agreement has been prepared for the motor vehicle repair trade and is ready for ratification. The facilities of this Branch have been used to good advantage throughout the year in the training and placement of men discharged from the armed forces and the Branch has also co-operated in the establishment of training schools for returned personnel.

The following tables indicate the activities of the Branch for designated trades under the Apprenticeship Act and, in addition, 29 contracts of apprenticeship were registered by employers in trades other than designated trades.

TABLE No. 1

REGISTRATION OF APPRENTICES BY TRADES AS AT MARCH 31, 1944

Trade	Registrations		Cancellations		Completions		Active
	During Year	Total	During Year	Total	During Year	Total	
Building Trades:							
Bricklaying	8	246	..	36	..	182	28
Masonry	2	16	..	6	..	8	2
Carpentry	23	347	6	51	3	220	76
Painting and Decorating	2	197	1	40	4	130	27
Plastering	3	138	..	19	..	109	10
Plumbing	41	838	9	200	5	457	181
Steamfitting	8	208	2	69	..	113	26
Sheet Metal Work	26	275	1	54	4	155	66
Electric Wiring and Installation	62	566	3	104	7	277	185
TOTAL, 1944	175	2,831	22	579	23	1,651	601
TOTAL, 1943	160	2,656	19	557	62	1,628	471
Motor Vehicle Repairing (a)	38	934	10	235	18	351	348
(b)	1	102	2	25	2	37	40
(c)	7	111	2	23	2	42	46
Hairdressing	106	1,225	37	319	77	670	236
Barbering	1	82	..	17	..	54	11
TOTAL, ALL TRADES, 1944	328	5,285	73	1,198	122	2,805	1,282
TOTAL, ALL TRADES, 1943	337	4,957	100	1,125	211	2,683	1,149

TABLE No. 2

DISTRIBUTION OF APPRENTICES BY TRADES FOR FISCAL YEAR ENDING MARCH 31, 1944

Trade	First Year	Second Year	Third Year	Fourth Year	Fifth Year	Total
Building Trades:						
Bricklaying	8	8	9	3	..	28
Masonry	2	..	..	..	..	2
Carpentry	17	25	24	10	..	76
Painting and Decorating	2	6	9	10	..	27
Plastering	2	..	1	7	..	10
Plumbing	24	50	52	44	11	181
Steamfitting	5	4	7	9	1	26
Sheet Metal Work	14	23	20	9	..	66
Electric Wiring and Installation	38	63	61	23	..	185
TOTAL	112	179	183	115	12	601
Motor Vehicle Repairing	23	57	99	114	141	434
Hairdressing	66	76	94	..	..	236
Barbering	1	5	5	..	..	11
GRAND TOTAL	202	317	381	229	153	1,282

N.B.—Plumbing, steamfitting and motor vehicle repair are the only designated trades having an apprenticeship period of five years. Hairdressing and barbering have an apprenticeship period of three years. For all other designated trades the apprenticeship period is four years.

TABLE No. 3

REGISTRATION OF APPRENTICES BY TRADES
FOR THE FISCAL YEAR ENDING MARCH 31, 1944

Trade	Active at beginning of year	Registration during year	Cancellation of Registration	Unsatisfactory Completions	Diplomas Awarded	Active at close of year
Building Trades:						
Bricklaying	20	8	..	..	..	28
Masonry	..	2	..	..	..	2
Carpentry	62	23	6	..	3	76
Painting and Decorating	30	2	1	..	4	27
Plastering	7	3	..	..	..	10
Plumbing	154	41	9	..	5	181
Steamfitting	20	8	2	..	..	26
Sheet Metal Work	45	26	1	..	4	66
Electric Wiring and Installation	133	62	3	..	7	185
TOTAL	471	175	22	..	23	601
Motor Vehicle Repairing (a)	338	38	10	3	15	348
(b)	43	1	2	1	1	40
(c)	43	7	2	..	2	46
Hairdressing	244	106	37	34	43	236
Barbering	10	1	..	..	..	11
GRAND TOTAL	1,149	328	73	38	84	1,282

TABLE No. 4

REPORT OF EXAMINATIONS
FOR THE FISCAL YEAR ENDING MARCH 31, 1944

Number of candidates examined:	At Toronto	At Other Centres	Totals
Motor vehicle repair trade	78	135	213
Hairdressing	107	158	265
Barbering	26	13	39
GRAND TOTALS	211	306	517

TABLE No. 4—(Continued)

Examinations were held in Toronto and at the various centres in accordance with arrangements made through local apprenticeship committees as follows:

	Centres	Number of Examinations	Total Number of Candidates
Motor vehicle repair	Belleville	1	10
	Hamilton	1	1
	Gravenhurst	1	4
	Kingston	1	3
	London	3	17
	North Bay	1	1
	Ottawa	1	18
	Owen Sound	1	8
	Sault Ste. Marie	1	10
	Stratford	1	12
	Sudbury	1	7
	Toronto	14	78
	Welland	2	15
	Windsor	3	29
	TOTALS	32	213
Hairdressing	Hamilton	5	64
	London	3	29
	Ottawa	2	18
	Toronto	8	107
	Windsor	3	47
	TOTALS	21	265
Barbering	Hamilton	3	3
	Ottawa	2	4
	Toronto	9	26
	Windsor	5	6
	TOTALS	19	39
	GRAND TOTALS	72	517

TABLE No. 5

REPORT OF CERTIFICATES ISSUED
FOR THE FISCAL YEAR ENDING MARCH 31, 1944

	Motor Vehicle Repair	Barbering	Hairdressing	Totals
First certificate	38	26	31	95
By examination	186	51	173	410
By duplicate	6	3	5	14
By renewal	4,950	2,542	3,139	10,631
By miscellaneous	12	5	2	19
TOTALS	5,192	2,627	3,350	11,169

TABLE No. 6

REPORT OF SCHOOL LICENSES
FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1943

	Hairdressing Schools	Barbering Schools
Number of schools in operation at close of previous year	11	1
Number of new licenses issued during year	1	..
Number of licenses not renewed or cancelled during year	2	..
Number of schools in operation at close of year	10	1

TABLE No. 7

REPORT OF REVENUE
FOR THE FISCAL YEAR ENDING MARCH 31, 1944

	Gross Revenue	Refunds	Net Revenue
Motor vehicle repair trade	$ 6,937.50	$ 98.00	$ 6,839.50
Barbering trade	3,390.00	19.00	3,371.00
Hairdressing trade	5,122.91	51.00	5,071.91
Miscellaneous	20.08	......	20.08
TOTALS	$15,470.49	$168.00	$15,302.49

MINIMUM WAGE BRANCH

PATTERSON FARMER—ACTING CHIEF ENFORCEMENT OFFICER

WAGE RETURNS

Through questionnaires sent out to employers, wage information is collected in the Minimum Wage Branch for the purpose of checking compliance with the Minimum Wage Act, and of compiling statistics which are comparable from year to year. Employers are divided into thirty-five groups and for further consolidation they are placed in twenty-one classifications, nineteen of which are given in the tables appended to this report. These tables show the distribution of employees by sex for each classification of employers in different population zones of the Province.

It will be noted in the following summary that the totals for employers reporting and employees reported are lower this year than the preceding year. This is due to the fact that employers in certain industries report every alternate year only, hence the figures this year do not include those of the textile industry, in which are engaged a considerable portion of both employers and workers in Ontario. Moreover, as regards the decrease in the number of employees, some employers neglected to report male employees, and because of the shortage of clerical help both in this office and in many offices of the reporting firms, this was not insisted upon, provided full information regarding female employees was given in accordance with the requirements of the Minimum Wage Act.

	Fiscal years				
	1940	1941	1942	1943	1944
Employers reporting	14,954	16,967	16,264	22,781	21,798
Employees of reporting firms	432,892	535,906	631,631	714,451	578,442
Female employees of reporting firms	129,111	151,278	210,257	224,879	224,459

WAGE ADJUSTMENTS

Analysis of the wage returns revealed the underpayment of fewer employees than last year, and minor cases were handled by correspondence. In this manner increases in wage rates were ordered for 74 employees in 58 establishments, as compared with 178 employees in 120 establishments during the previous year.

ARREARS OF WAGES

As a result of complaints and violations as shown in the wage sheets, arrears of wages amounting to $206.71 were collected from 8 employers on behalf of 9 employees, as compared with $2,374.69 from 60 employers on behalf of 151 employees in 1943.

COMPLAINTS

Improved employment conditions resulted in a decrease in the number of complaints received, the number being 12 as compared with 44 the previous year.

PROSECUTIONS

One employer was prosecuted for violation of two sections of the Minimum Wage Act as compared with two employers in 1943. Conviction was secured on a charge of failure to produce records and a fine of $10 and costs of $29 were imposed. Charge of violating Order No. 27 was withdrawn, as arrears of $39.52 were paid.

HOMEWORK

Rates of pay for homework submitted by 360 employers were approved, as compared with 276 employers the previous year. For approval such rates must in no case be lower than the minimum rates as prescribed in the Order under the Minimum Wage Act.

HANDICAPPED WORKERS

Permits for handicapped workers were issued to 53 employers for 84 employees, as compared with 63 employers for 99 employees in 1943.

ANALYSES OF WAGE RETURNS FOR FISCAL YEAR ENDING MARCH 31, 1944

AUTOS, ACCESSORIES, AIRCRAFT, BOATS AND ELECTRICAL TRADES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	242		109		101		56	
(b) Having no female employees	34		42		19		9	
(c) With no employees, out of business or failing to report	53		38		15		11	
(d) Total questionnaires sent	329		189		135		76	
Number of Employees:								
(a) Male	11,079		37,985		27,976		15,547	
(b) Women	5,135		6,020		6,964		4,372	
(c) Girls—under 18 years	338		211		669		229	
(d) Total reported	16,552		44,216		35,609		20,148	
Average hours per week (normally)	48		47		45		49.9	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	..	..	..	..	..
8.00 – 10.00	4	..	4	6	10	9	..	1
10.00 – 12.00	27	7	5	..	29	23	2	1
12.00 – 14.00	107	43	171	37	503	163	18	23
14.00 – 16.00	434	90	557	69	902	133	309	52
16.00 – 20.00	1,808	154	1,749	77	2,323	176	1,238	127
20.00 – 25.00	1,900	43	2,073	18	1,664	100	1,747	24
25.00 – 30.00	574	1	1,086	4	1,277	63	814	1
30.00 and up	281	..	375	..	256	2	244	..

BEVERAGES, DRUGS, TOBACCO

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	287		108		113		82	
(b) Having no female employees	79		44		28		21	
(c) With no employees, out of business or failing to report	81		36		19		21	
(d) Total questionnaires sent	447		188		160		124	
Number of Employees:								
(a) Male	6,823		3,203		4,441		2,767	
(b) Women	3,697		1,757		1,183		1,337	
(c) Girls—under 18 years	224		145		59		93	
(d) Total reported	10,744		5,105		5,683		4,197	
Average hours per week (normally)	44.2		44		44		43.8	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	..	..	1	2	2	..	..
8.00 – 10.00	7	7	..	2	33	11	5	1
10.00 – 12.00	30	36	1	3	12	3	30	7
12.00 – 14.00	192	44	125	6	53	4	69	14
14.00 – 16.00	470	36	218	43	122	10	87	8
16.00 – 20.00	1,229	75	337	62	421	29	278	16
20.00 – 25.00	907	25	449	23	379	..	704	46
25.00 – 30.00	466	1	300	4	109	..	88	1
30.00 and up	396	1	327	1	52	..	76	..

FURNITURE, UPHOLSTERING, LUMBER AND WOOD PRODUCTS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	141		61		164		163	
(b) Having no female employees	79		24		35		77	
(c) With no employees, out of business or failing to report	104		50		48		46	
(d) Total questionnaires sent	324		135		247		286	
Number of Employees:								
(a) Male	3,506		1,675		8,065		9,606	
(b) Women	786		251		1,087		1,064	
(c) Girls—under 18 years	71		7		136		186	
(d) Total reported	4,363		1,933		9,288		10,856	
Average hours per week (normally)	42		45		46.8		45.5	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	1	..	..	..	..	..	5	..
8.00 - 10.00	2	2	3	..	10	9	19	11
10.00 - 12.00	1	22	..	1	38	29	105	35
12.00 - 14.00	20	6	7	..	117	49	187	68
14.00 - 16.00	93	15	18	1	229	15	247	30
16.00 - 20.00	199	17	42	4	345	27	305	39
20.00 - 25.00	260	9	56	1	206	7	123	3
25.00 - 30.00	128	..	80	..	87	..	45	..
30.00 and up	82	..	45	..	55	..	28	..

JEWELLERY, LEATHER GOODS AND RUBBER

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	193		61		122		42	
(b) Having no female employees	34		40		27		6	
(c) With no employees, out of business or failing to report	42		26		9		10	
(d) Total questionnaires sent	269		127		158		58	
Number of Employees:								
(a) Male	5,834		2,285		9,352		2,915	
(b) Women	3,184		772		4,521		1,317	
(c) Girls—under 18 years	311		104		708		254	
(d) Total reported	9,329		3,161		14,581		4,486	
Average hours per week (normally)	43		44.3		44.8		47.8	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week	..	1	..	..	2	..	6	5
8.00 - 10.00	1	30	..	5	2	6	22	27
10.00 - 12.00	23	29	5	5	17	46	47	28
12.00 - 14.00	176	51	56	37	132	106	196	72
14.00 - 16.00	334	58	63	15	280	99	385	47
16.00 - 20.00	1,044	93	176	37	1,186	160	395	56
20.00 - 25.00	1,004	36	158	4	1,915	216	184	19
25.00 - 30.00	344	6	243	1	640	48	51	..
30.00 and up	258	7	71	..	347	27	31	..

MACHINERY AND METAL PRODUCTS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	356		229		264		107	
(b) Having no female employees..	81		74		59		37	
(c) With no employees, out of business or failing to report.....	76		31		64		27	
(d) Total questionnaires sent.....	513		334		387		171	
Number of Employees:								
(a) Male......................	34,111		29,763		37,823		14,454	
(b) Women....................	12,137		6,079		6,734		9,127	
(c) Girls—under 18 years.........	319		314		669		283	
(d) Total reported...............	46,567		36,156		45,226		23,864	
Average hours per week (normally)..	42.5		44		43		46	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week.............	..	..	..	..	..	..	2	..
8.00 – 10.00............	..	..	..	1	1	3	23	6
10.00 – 12.00............	4	2	8	..	14	18	22	7
12.00 – 14.00............	30	21	82	9	254	59	80	10
14.00 – 16.00............	226	40	157	19	290	67	184	49
16.00 – 20.00............	2,760	74	1,234	96	1,716	177	1,374	71
20.00 – 25.00............	3,164	91	2,374	130	2,593	231	3,066	76
25.00 – 30.00............	2,393	80	1.255	43	1,134	81	3,398	46
30.00 and up.............	3,560	11	969	16	732	33	978	18

MINING AND QUARRYING, NON-METALLIC AND MISCELLANEOUS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	538		168		216		135	
(b) Having no female employees..	123		95		99		97	
(c) With no employees, out of business or failing to report.....	187		92		83		63	
(d) Total questionnaires sent.....	848		355		398		295	
Number of Employees:								
(a) Male......................	9,015		4,291		16,610		22,713	
(b) Women....................	4,868		1,770		3,992		2,293	
(c) Girls—under 18 years.........	344		261		420		165	
(d) Total reported...............	14,227		6,322		21,022		25,171	
Average hours per week (normally)..	42.8		43.7		45.5		45.8	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week.............	..	..	2	..	1	8	3	2
8.00 – 10.00............	5	27	4	5	2	10	22	..
10.00 – 12.00............	36	31	14	8	64	34	39	17
12.00 – 14.00............	175	49	133	53	283	45	156	20
14.00 – 16.00............	579	60	246	48	378	57	287	18
16.00 – 20.00............	1,600	130	511	108	845	91	509	39
20.00 – 25.00............	1,212	42	467	36	1,333	132	498	16
25.00 – 30.00............	691	5	264	3	718	35	512	16
30.00 and up.............	590	..	129	..	368	8	259	..

PAPER, PAPER PRODUCTS, ADVERTISING, PHOTOGRAPHY AND PRINTING

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	572		192		222		112	
(b) Having no female employees..	118		47		19		22	
(c) With no employees, out of business or failing to report.....	223		98		85		61	
(d) Total questionnaires sent.....	913		337		326		195	
Number of Employees:								
(a) Male......................	11,488		4,743		10,874		5,907	
(b) Women....................	7,147		2,657		1,950		897	
(c) Girls—under 18 years.........	655		323		241		116	
(d) Total reported...............	19,290		7,723		13,065		6,920	
Average hours per week (normally)..	43.3		44		45		45	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week..............	1	1	1	2	3	4	3	..
8.00 – 10.00.............	1	5	32	24	45	32	18	6
10.00 – 12.00.............	43	44	132	58	131	37	42	8
12.00 – 14.00.............	421	202	334	89	197	36	75	27
14.00 – 16.00.............	1,087	207	410	51	294	31	118	19
16.00 – 20.00.............	2,615	148	984	88	481	88	307	42
20.00 – 25.00.............	1,671	31	458	10	446	7	214	12
25.00 – 30.00.............	716	4	172	1	207	5	60	2
30.00 and up..............	592	3	134	..	146	1	60	..

FOODS AND FOOD PRODUCTS (including Seasonal Canning)

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	218		150		299		401	
(b) Having no female employees..	11		23		33		40	
(c) With no employees, out of business or failing to report.....	9		15		10		13	
(d) Total questionnaires sent.....	238		188		342		454	
Number of Employees:								
(a) Male......................	11,583		4,227		8,603		8,223	
(b) Women....................	5,954		2,447		3,121		5,597	
(c) Girls—under 18 years.........	853		303		388		547	
(d) Total reported...............	18,390		6,977		12,112		14,367	
Average hours per week (normally)..	44.8		44.3		47.2		52	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week..............	..	..	..	..	..	1	61	13
8.00 – 10.00.............	..	..	..	4	2	33	138	31
10.00 – 12.00.............	1	9	24	26	121	73	332	49
12.00 – 14.00.............	255	65	223	49	288	67	564	69
14.00 – 16.00.............	828	321	327	50	698	50	1,214	160
16.00 – 20.00.............	2,656	372	1,022	116	1,080	130	2,035	162
20.00 – 25.00.............	1,483	72	583	55	622	31	850	54
25.00 – 30.00.............	464	11	181	3	216	3	226	8
30.00 and up..............	267	3	87	..	94	..	177	1

CLOTHING AND NEEDLE TRADES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	626		122		112		20	
(b) Having no female employees..	42		4		5		..	
(c) With no employees, out of business or failing to report.....	22		10		6		..	
(d) Total questionnaires sent.....	690		136		123		20	
Number of Employees:								
(a) Male........................	6,864		557		1,049		197	
(b) Women.....................	9,755		1,097		2,753		441	
(c) Girls—under 18 years.........	331		70		461		65	
(d) Total reported..............	16,950		1,724		4,263		703	
Average hours per week (normally)..	43.3		46.1		47.0		48.7	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week..............	1	4	1	..	8	25	4	4
8.00 – 10.00............	1	24	6	..	37	76	18	14
10.00 – 12.00............	24	44	29	3	122	72	57	18
12.00 – 14.00............	324	76	160	22	309	98	95	9
14.00 – 16.00............	813	75	192	16	525	82	104	11
16.00 – 20.00............	2,584	71	329	23	893	61	111	9
20.00 – 25.00............	2,608	28	235	3	558	32	39	..
25.00 – 30.00............	1,615	5	73	1	197	11	10	..
30.00 and up..............	1,785	4	72	2	104	4	3	..

TRADE AND DISTRIBUTION

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	1,531		1,133		1,837		1,205	
(b) Having no female employees..	68		45		76		73	
(c) With no employees, out of business or failing to report.....	81		42		33		38	
(d) Total questionnaires sent.....	1,680		1,220		1,946		1,316	
Number of Employees:								
(a) Male........................	14,525		6,286		6,785		2,316	
(b) Women.....................	19,663		7,919		10,155		3,182	
(c) Girls—under 18 years.........	1,345		395		1,353		513	
(d) Total reported..............	35,533		14,600		18,293		6,011	
Average hours per week (normally)..	47.0		46.5		46.7		48.6	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 a week..............	1	..	1	..	5	21	35	67
8.00 – 10.00............	2	1	6	16	124	165	290	140
10.00 – 12.00............	8	146	173	19	1,519	635	739	159
12.00 – 14.00............	2,741	725	1,274	184	2,332	351	830	95
14.00 – 16.00............	5,524	271	1,860	119	2,107	103	493	36
16.00 – 20.00............	7,165	167	2,664	52	2,676	70	530	14
20.00 – 25.00............	2,669	32	1,242	3	1,057	6	183	2
25.00 – 30.00............	921	3	415	1	224	2	57	..
30.00 and up..............	632	..	284	1	111	..	25	..

RESTAURANTS AND HOTELS

Population Zones	Toronto	Other Cities Over 50,000	10,000 to 50,000	4,000 to 10,000
Number of Employers:				
(a) Reporting female employees	613	360	510	245
(b) Having no female employees	47	34	30	22
(c) With no employees, out of business or failing to report	37	29	37	10
(d) Total questionnaires sent	697	423	577	277
Number of Employees:				
(a) Male	4,252	2,386	2,096	665
(b) Women	6,734	3,157	3,227	1,106
(c) Girls—under 18 years	..	..	..	..
(d) Total reporting	10,986	5,534	5,323	1,771
Average hours worked per week	48	48.5	49	49.5
	Women	Women	Women	Women
Hourly rates of wages:				
Under 17 cents per hour	..	..	2	..
17 – 21 cents	..	1	3	55
21 – 25 "	..	6	284	198
25 – 29 "	313	412	712	276
29 – 33 "	1,468	753	759	228
33 – 42 "	3,066	1,306	1,007	237
42 – 52 "	1,343	489	346	71
52 – 62 "	384	143	79	32
62 cents and up	160	47	35	9

AUTO SALES AND SERVICE

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	41		33		85		44	
(b) Having no female employees	12		24		16		12	
(c) With no employees, out of business or failing to report	1		5		3		..	
(d) Total questionnaires sent	54		62		104		56	
Number of Employees:								
(a) Male	980		676		733		171	
(b) Women	260		187		143		47	
(c) Girls—under 18 years	1		..		2		..	
(d) Total reporting	1,241		863		878		218	
Average hours worked per week	44		47		44		46	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 per week	..	..	..	..	..	..	..	..
8.00 – 10.00	..	..	..	..	..	..	..	..
10.00 – 12.00	..	..	2	..	4	1	9	..
12.00 – 14.00	1	..	20	..	14	1	8	..
14.00 – 16.00	11	..	34	..	29	..	8	..
16.00 – 20.00	65	..	86	..	39	..	12	..
20.00 – 25.00	117	1	43	..	26	..	6	..
25.00 – 30.00	47	..	2	..	23	..	4	..
30.00 and up	19	..	..	..	8	..	..	..

CONSTRUCTION AND ENGINEERING CONTRACTORS—OFFICE EMPLOYEES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	37		22		36		7	
(b) Having no female employees..	6		4		..		1	
(c) With no employees, out of business or failing to report.....	1		2		3		1	
(d) Total questionnaires sent.....	44		28		39		9	
Number of Employees:								
(a) Male......................	4,856		1,595		1,355		334	
(b) Women....................	325		139		77		62	
(c) Girls—under 18 years.........	..		..		1		..	
(d) Total reporting..............	5,181		1,734		1,433		396	
Average hours worked per week.....	45		44		46		41	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 per week............	..	..	..	..	..	..	..	..
8.00 – 10.00............	..	..	..	..	1	..	1	..
10.00 – 12.00............	1	..	..	..	5	..	..	..
12.00 – 14.00............	..	..	8	..	2	1	3	..
14.00 – 16.00............	2	..	17	..	14	..	7	..
16.00 – 20.00............	59	..	27	..	26	..	14	..
20.00 – 25.00............	99	..	28	..	23	..	7	..
25.00 – 30.00............	72	..	16	..	4	..	22	..
30.00 and up.............	92	..	43	..	1	..	8	..

HAIRDRESSING AND BEAUTY PARLORS

Population Zones	Toronto	Other Cities Over 50,000	10,000 to 50,000	5,000 to 10,000
Number of Employers:				
(a) Reporting female employees...	263	132	144	61
(b) Having no female employees..	55	26	18	9
(c) With no employees, out of business or failing to report.....	29	6	5	5
(d) Total questionnaires sent.....	347	164	167	75
Number of Employees:				
(a) Male......................	66	26	19	4
(b) Women....................	828	353	287	111
(c) Girls—under 18 years.........	..	..	..	..
(d) Total reporting..............	894	379	306	115
Average hours worked per week.....	48	46.5	48	48.5
	Women	Women	Women	Women
Hourly rates of wages:				
Under 17 cents per hour..........	4	6	17	2
17 – 21 cents.............	2	..	6	8
21 – 25 "	6	2	31	7
25 – 29 "	41	61	51	19
29 – 33 "	86	61	48	19
33 – 42 "	225	98	60	34
42 – 52 "	229	76	41	14
52 – 62 "	139	28	21	8
62 and up................	96	21	12	..

TELEPHONES AND TRANSPORTS

Population Zones	Toronto		Other Cities over50,000		10,000 to 50,000		4,000 to 10,000		Over 300 Lines		50 to 300 Lines	
Number of Employers:												
(a) Reporting female employees	42		37		66		34		46		102	
(b) Having no female employees	10		6		3		..		..		5	
(c) With no employees, out of business or failing to report	2		..		..		..		..		2	
(d) Total questionnaires sent	54		43		69		34		46		109	
Number of Employees:												
(a) Male	7,107		1,750		1,087		215		55		125	
(b) Women	2,312		1,003		1,184		441		330		399	
(c) Girls—under 18 years	202		135		193		57		27		20	
(d) Total reporting	9,621		2,888		2,464		713		412		544	
Average hours worked per week	42		42.5		43.5		45		45		46	
	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.
Hourly rates of wages:												
Under 17 cents per hour	..	..	..	..	..	..	3	..	1	..	38	6
17 – 21	..	..	..	..	2	2	2	..	..	..	61	3
21 – 25	..	..	1	..	9	2	2	..	17	7	66	1
25 – 29	34	29	3	..	45	11	42	28	55	13	74	4
29 – 33	36	4	68	90	191	112	99	25	49	6	55	..
33 – 42	565	149	258	45	607	66	190	4	149	1	73	6
42 – 52	779	8	424	..	264	..	73	..	50	..	26	..
52 – 62	415	1	198	..	51	..	24	..	8	..	4	..
62 and up	483	11	51	..	15	..	6	..	1	..	2	..

LAUNDRIES, DYERS AND CLEANERS

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
Number of Employers:						
(a) Reporting female employees	231		112		160	
(b) Having no female employees	10		8		5	
(c) With no employees, out of business or failing to report	6		2		11	
(d) Total questionnaires sent	247		122		176	
Number of Employees:						
(a) Male	1,362		675		722	
(b) Women	2,741		1,727		1,650	
(c) Girls—under 18 years	61		32		88	
(d) Total reporting	4,164		2,434		2,460	
Average hours worked per week	47		47		47	
	Women	Girls	Women	Girls	Women	Girls
Hourly rates of wages:						
Under 17 cents per hour	..	..	..	..	2	..
17 – 21 cents	..	..	1	..	18	5
21 – 25 "	..	1	54	1	155	22
25 – 29 "	121	27	308	10	304	41
29 – 33 "	1,010	19	480	12	492	13
33 – 42 "	1,152	13	560	9	462	6
42 – 52 "	314	1	240	..	149	1
52 – 62 "	97	..	60	..	48	..
62 cents and up	47	..	24	..	20	..

RECREATION AND ENTERTAINMENT

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
Number of Employers:						
(a) Reporting female employees	148		78		166	
(b) Having no female employees	6		..		3	
(c) With no employees, out of business or failing to report	3		..		5	
(d) Total questionnaires sent	157		78		174	
Number of Employees:						
(a) Male	1,649		625		918	
(b) Women	1,126		641		661	
(c) Girls—under 18 years	28		17		65	
(d) Total reporting	2,803		1,283		1,644	
Average hours worked per week	5—60; 46.5		4—48; 46.5		10—60; 48	
	Women	Girls	Women	Girls	Women	Girls
Hourly rates of wages:						
Under 17 cents per hour	..	..	..	..	..	..
17 - 21 cents	..	..	..	..	..	..
21 - 25 "	1	..	3	..	12	..
25 - 29 "	15	..	71	5	140	30
29 - 33 "	110	7	94	5	146	20
33 - 42 "	311	16	236	7	200	9
42 - 52 "	419	5	152	..	103	3
52 - 62 "	161	..	56	..	32	1
62 cents and up	109	..	29	..	28	2

AUDITING AND ACCOUNTING

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees	201		105		80		13	
(b) Having no female employees	14		10		7		2	
(c) With no employees, out of business or failing to report	8		9		4		2	
(d) Total questionnaires sent	223		124		91		17	
Number of Employees:								
(a) Male	1,115		296		196		13	
(b) Women	1,083		352		223		20	
(c) Girls—under 18 years	61		10		10		..	
(d) Total reporting	2,259		658		379		33	
Average hours worked per week	40.5		41		43.5		47	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under $8.00 per week	..	..	..	..	..	..	..	..
8.00 - 10.00	..	..	..	..	..	..	4	..
10.00 - 12.00	..	7	3	..	4	2	3	..
12.00 - 14.00	20	17	9	3	25	5	2	..
14.00 - 16.00	31	14	26	2	32	3	5	..
16.00 - 20.00	230	19	95	5	78	..	5	..
20.00 - 25.00	391	4	155	..	60	..	1	..
25.00 - 30.00	247	..	46	..	18	..	..	..
30.00 and up	164	..	18	..	6	..	..	..

BROKERS

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
Number of Employers:						
(a) Reporting female employees	133		49		22	
(b) Having no female employees	11		9		1	
(c) With no employees, out of business or failing to report	9		..		..	
(d) Total questionnaires sent	153		58		23	
Number of Employees:						
(a) Male	733		62		10	
(b) Women	648		109		49	
(c) Girls—under 18 years	42		2		2	
(d) Total reporting	1,423		173		61	
Average hours worked per week	40		42.5		39	
	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:						
Under $8.00 per week	..	..	..	..	..	..
8.00 – 10.00	..	..	..	..	..	..
10.00 – 12.00	1	..	..	..	1	..
12.00 – 14.00	..	4	7	..	3	..
14.00 – 16.00	35	14	16	2	8	..
16.00 – 20.00	91	16	29	..	14	..
20.00 – 25.00	237	7	37	..	13	..
25.00 – 30.00	182	1	11	..	5	..
30.00 and up	102	..	9	..	5	..

APPENDIX

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Windsor	Sheet metal workers	March 31 1943	Against order forbidding smoking while at machines; terminated April 8; conciliation (federal); in favour of employer.	24	150
Sudbury	Metal miners shaft sinkers	April 11	Re discipline of a miner; terminated April 16; negotiations; in favour of employer.	19	85
Levack	Metal miners (nickel)	April 21	Against alleged delay in change of management of company hotel; terminated April 21; negotiations; in favour of employer.	100	100
Kitchener	Tire factory workers	April 19	Against alleged delay in negotiation re wage adjustments; terminated April 20; return of workers pending settlement: indefinite.	155	140
Toronto	Fur factory workers	April 19	Against agreement signed with another union; employment conditions no longer affected by August 31; in favour of employer	22	700
Georgetown	Paper mill workers	April 9	For increased wages and union recognition; terminated April 14; conciliation (federal); return of workers pending reference to the Regional War Labour Board as to wages; union recognition granted; partially successful.	58	200
Toronto	Factory workers (piece moulders)	April 19	For increased wages; terminated April 19; conciliation (federal); return of workers pending reference to the Regional War Labour Board; indefinite.	36	36
Windsor	Motor vehicles factory workers	April 22	Against suspension of workers on April 21-22 for demonstration against a foreman and alleged speed-up order; terminated April 25; arbitration; compromise.	15,000	40,000
Hamilton	Metal factory workers	April 30	For union recognition; terminated April 30; return of workers; in favour of employer.	81	50
Kitchener	Rubber products factory workers	May 31	For increased wages; terminated May 31; negotiations; return of workers pending settlement; indefinite.	567	567

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Windsor	Truck drivers (meat packing plant)	May 28	For increased wages; terminated May 31; negotiations; replacement and return of workers pending settlement: indefinite.	5	12
Tillsonburg	Box factory workers	May 28	For increased wages; terminated May 28; negotiations; return of workers pending settlement; indefinite.	95	10
Brantford	Metal factory workers	May 1	Adjustments in wages following changes from hourly to piece-work rates; terminated May 8; conciliation (federal); compromise.	102	650
Hamilton	Motor vehicles factory workers	May 10	For union recognition; terminated July 29; conciliation (federal); return of workers pending decision of Ontario Labour Court re certification of union as bargaining agency; indefinite.	675	25,000
Galt	Metal factory workers	May 15	For union recognition; terminated May 15; return of workers pending report of Board of Conciliation; indefinite.	96	40
Wallaceburg	Die casting machine operators	May 18	Against employment of women; terminated May 18; replacement; in favour of employer.	22	11
Galt	Metal factory workers	May 21	For union recognition; terminated August 17; employment conditions no longer affected; conciliation (federal) and reference to Ontario Labour Court; partially successful.	1,000	41,000
Windsor	Motor vehicles factory workers	May 22	Re overtime pay; terminated May 22; return of workers; in favour of employer.	250	200
Hamilton	Steel mill workers	May 25	For increased wages; terminated May 26; negotiations; return of workers pending further reference to the Regional War Labour Board; indefinite.	50	75
Fort William and Port Arthur	Freight handlers	May 4	Against change from one to two shifts per day; terminated May 4; negotiations; in favour of workers.	550	275

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Cleaners and dyers	May 28	For union recognition, and agreement; terminated May 28; conciliation (provincial); return of workers pending negotiations for a union agreement and reference to the Regional War Labour Board re wages; indefinite.	15	12
Toronto	Shipyard workers	June 17	For a government-supervised vote to determine bargaining agency; terminated June 20; return of workers and replacement; in favour of employer.	450	750
Bowmanville	Rubber factory workers	June 4	For a new agreement; terminated June 7; conciliation (federal); return of workers pending negotiations; indefinite.	275	500
Kitchener	Tire factory workers	June 5	For reduction of hours on Saturday; terminated June 5; return of workers pending negotiations for a new agreement; indefinite.	100	40
Kitchener	Rubber factory workers (footwear)	June 7	For wage adjustments; terminated June 15; conciliation (federal); return of workers pending joint application to Regional War Labour Board; in favour of workers.	537	4,300
Cornwall	Textile factory workers (rayon spinners)	June 15	Against transfer of workers from one section to another as provided in agreement; terminated June 17; negotiations; in favour of employer.	218	218
Fort William	Paper mill workers	June 7	Against working with a certain official; terminated June 8; conciliation (provincial); compromise.	60	120
Sault Ste. Marie	Bricklayers (maintenance men in steel plant)	June 1	For same wages, etc., as bricklayers working for contractors; terminated June 7; negotiations; return of workers pending settlement; indefinite.	36	216
Windsor	Motor vehicles factory workers	June 4	Against dismissal of a worker for failure to maintain minimum production; terminated June 4; negotiations; in favour of workers.	50	20

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Metal factory workers	June 11	For greater increase in wages; terminated June 11; conciliation (federal); return of workers pending further reference to Regional War Labour Board; in favour of workers.	328	328
Guelph	Wire and cable factory workers	June 16	For union recognition; terminated June 18; conciliation (provincial); negotiations with workers when collective bargaining agency certified by Labour Court; indefinite.	153	340
Toronto	Foundry workers	June 23	For union recognition and increased wages; terminated June 23; conciliation (federal); return of workers pending negotiations; indefinite.	130	100
Midland	Shipyard workers (pipe fitters)	June 15	Against dismissal of worker; terminated June 15; return of workers pending investigation; in favour of workers.	33	10
St. Catharines	Civic employees	June 12	For greater increase in wages; terminated June 14· negotiations; in favour of workers.	70	140
McKim Township, Sudbury District	Township employees	June 21	For increased wages; terminated July 1; negotiations; in favour of workers.	5	45
Aylmer	Laundry and dry cleaning plant workers	June 9	Against working with certain workers terminated June 9; return of workers; in favour of workers.	30	22
Tweed	Metal factory workers	June 23	For increased wages; terminated June 25; negotiations and reference to the Regional War Labour Board, in favour of workers	25	50
Kitchener	Tire factory workers	July 14	For vacation pay for a certain worker; terminated July 15; negotiations; in favour of workers.	963	1,800
Sault Ste. Marie	Steel mill labourers	July 18	For increased wages; terminated July 20; return of workers; in favour of employer.	42	84

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Sault Ste. Marie	Bricklayers' helpers	July 23	For increased wages; terminated July 27; return of workers; in favour of employer.	75	300
Oshawa	Metal factory workers	July 26	For revision of wage rates and against working with non-union workers; terminated July 27; negotiations; workers joined union; compromise.	175	260
Sault Ste. Marie	Cranemen	July 26	For increased wages; terminated July 27; return of workers; in favour of employer.	21	21
Collingwood	Welders	July 9	Against dismissal of a worker; terminated July 10; return of workers; in favour of employer.	50	100
Ottawa	Office workers	July 28	Against transfer of a senior employee; terminated July 28; negotiations; in favour of employer.	135	65
Brantford	Metal factory workers	Aug. 4	Against dismissal of four workers for washing up before quitting time; terminated August 5; conciliation (federal); workers reinstated and wash-up time referred to Regional War Labour Board; indefinite.	341	495
Toronto	Munitions factory workers	Aug. 13	Against introduction of bonus system; terminated August 14; conciliation (federal); return of workers pending settlement; indefinite.	11	22
Windsor	Motor vehicles factory workers	Aug. 18	For reclassification of certain workers; terminated August 18; return of workers pending reference to Regional War Labour Board; indefinite.	560	430
Windsor	Metal factory workers	Aug. 24	Against suspension of two workers; terminated August 24; return of workers pending settlement; in favour of employer.	320	265
Port Arthur	Freight handlers	Aug. 28	Against extra load on trucks; terminated August 28; return of workers pending further negotiations; indefinite.	180	75

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Kitchener and Waterloo	Laundry and dry cleaning plant workers	Aug. 27	For closed union shop agreement providing for increased wages; terminated September 11; negotiations; return of workers pending settlement; indefinite.	50	650
Welland	Steel mill workers	Aug. 25	Against reduction in production bonus; terminated August 26; negotiations; in favour of workers.	75	75
Tecumseh	Canning factory workers	Sept. 10	For increased wages; terminated September 10; negotiations; return of workers pending reference to Regional War Labour Board; indefinite.	180	35
Kitchener	Tire factory workers	Sept. 1	Against working on time standard for new work; terminated September 2; negotiations; return of workers pending further trial; indefinite.	156	156
Sarnia	Synthetic rubber factory workers	Sept. 27	Against quality of food served in camp restaurant; terminated September 27; negotiations; improvement promised; indefinite.	800	50
Merritton	Pulp and paper mill workers	Sept. 23	Against finding and direction of Regional War Labour Board re increased wages; terminated September 25; conciliation (federal); return of workers pending joint application to Regional War Labour Board; indefinite.	330	990
Windsor	Motor vehicles factory workers	Sept. 3	Against dismissal of a worker for refusal to transfer to another shift; terminated September 9; conciliation (provincial) and reference to arbitration; workers re-employed after two weeks' suspension; compromise.	600	2,400
Toronto	Dry battery factory workers	Sept. 1	Against alleged delay in negotiating union agreement; terminated September 4; conciliation (federal); return of workers pending negotiations; indefinite.	62	110

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Ottawa	Bedding factory workers	Sept. 1	For increased wages; terminated September 2; conciliation (federal); in favour of workers.	9	10
Fort William and Port Arthur	Freight handlers	Sept. 9	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 13; conciliation (federal); return of workers pending decision of National War Labour Board; compromise.	477	1,675
Point Edward	Freight handlers	Sept. 10	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 14; conciliation (federal); return of workers pending decision of National War Labour Board; compromise.	90	315
Toronto	Freight handlers	Sept. 11	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 13; conciliation (federal); return of workers pending decision of National War Labour Board; compromise.	63	150
Fort William and Port Arthur	Freight handlers	Sept. 24	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 24; return of workers pending decision of National War Labour Board; compromise.	477	235
Sarnia	Welders	Sept. 28	Against lay-off of pipefitters and burners when night shift discontinued due to demand for increased overtime; terminated September 30; negotiations; in favour of employer; workers given jobs by other employers on project.	28	56
Kitchener	Tire factory workers	Oct. 21	Re working conditions, fumes in work place from basement; terminated October 21; return of workers; ventilator stack to be built; indefinite.	38	15
Kitchener	Tire factory workers	Oct. 27	Against time standard for new work; terminated October 29; return of workers pending further negotiations; indefinite.	247	550

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Oshawa	Foundry workers	Oct. 13	For increased wages; terminated October 13; conciliation (federal); return of workers pending reference to Regional War Labour Board; indefinite.	35	35
Malton	Carpenters	Oct. 8	To have approved transportation allowance tax free and made retroactive to August 23; terminated October 13; conciliation (federal); return of workers pending further reference to Regional War Labour Board re date of payment; indefinite.	107	265
Ottawa	Office workers	Oct. 16	For reclassification of workers; terminated October 16; negotiations; partially successful.	61	61
Dalton Mills	Bush workers	Nov. 4	For more meat and butter with their meals; terminated November 6; negotiations; in favour of employer.	53	159
Kitchener	Tire factory workers	Nov. 13	For the night off (Saturday); terminated November 13; return of workers; in favour of workers.	57	35
Toronto	Munitions factory workers	Nov. 1	For return of basic wage rates before introduction of bonus system; terminated November 2; return of workers pending further negotiations; indefinite.	74	130
Napanee	Machinists	Nov. 1	Against dismissal of two workers and for increased wages and improved working conditions; terminated November 6; conciliation (provincial) and return of five workers; night shift discontinued; in favour of employer.	9	44
Malton	Carpenters	Nov. 19	Against working with three non-union workers; terminated November 26; replacement; in favour of employer.	123	850
New Toronto	Tire factory workers	Dec. 6	For payment for time loss due to stock conditions; terminated December 8; conciliation (federal); in favour of employer.	267	534

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Kitchener	Tire factory workers	Dec. 28	Against transfer of eight workers to another department at lower wages; terminated December 29; negotiations; compromise.	80	60
Hamilton	Tire factory workers	Jan. 20	For union recognition vote, to determine bargaining agency; terminated January 21; return of workers pending further negotiations; indefinite.	235	310
Toronto	Knitting factory workers	Jan. 18	Against working with three non-union workers; terminated January 19; conciliation (federal); three girls paid union dues; in favour of workers.	100	33
Windsor	Motor vehicle factory workers	Jan. 26	For settlement of various grievances; terminated January 29; conciliation (federal) and return of workers pending negotiations; indefinite.	347	1,041
Malton	Aircraft factory workers	Jan. 28	Against wearing a certain type of safety working cap; terminated January 28; negotiations; girls to wear hair protection of their own choosing; in favour of workers.	200	13
Windsor	Truck drivers	Jan. 3	For a closed shop agreement; terminated February 26; conciliation (federal) and return of workers pending reference to Industrial Disputes Investigation Board; indefinite.	19	900
Timmins	Bush workers	Feb. 23	For increased wages, piece rates; terminated February 23; conciliation (National Selective Service); in favour of employer.	45	45
Trenton	Egg breakers	Feb. 28	For increased wages and improved working conditions; terminated February 29; conciliation (federal) and return of workers pending settlement; indefinite.	28	50
Kitchener	Tire factory workers	Feb. 14	For increased efficiency bonus and improved working conditions; terminated February 14; return of workers pending further negotiations; in favour of workers.	16	16

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Kitchener	Rubber factory workers (footwear)	Feb. 14	Against employment of a non-union worker; terminated February 14; conciliation, federal; in favour of workers.	820	820
Toronto	Knitting factory workers	Feb. 1	Re division of work and other grievances; terminated February 1, conciliation (federal) and return of workers pending settlement; indefinite.	18	10
Toronto	Knitting factory workers	Feb. 9	For increased wages for certain workers; terminated February 19; conciliation (federal) and reference to arbitration; compromise.	18	180
Kitchener	Tire factory workers	Mar. 9	Alleged discrimination in deduction from pay of union representative for overstaying lunch period; terminated March 10; conciliation (provincial); compromise.	80	160
Cornwall	Cotton factory workers	Mar. 3	Against change in time of payment of wages; terminated March 4; negotiations; compromise.	88	88
Sault Ste. Marie	Steel mill workers (maintenance men)	Mar. 25	For time and one-half for work on Sunday irrespective of number of shifts worked during week; terminated March 26; return of workers pending reference to National War Labour Board; indefinite.	165	300
Point Edward	Automotive parts factory workers	Mar. 27	For a signed union agreement; terminated March 28; conciliation (federal); and return of workers pending further negotiations; indefinite.	475	800
TOTALS—90 Strikes				31,497	134,840

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

INDUSTRIES:	Number of disputes in progress	Number of workers involved	Time loss in man-working days
Logging	2	98	204
Mining	2	119	185
Manufacturing—			
Foods—animal	1	5	12
Foods—vegetable	2	208	85
Fur and leather products	1	22	700
Metal products	35	21,645	115,091
Pulp and paper products	3	448	1,310
Rubber products	17	5,393	10,053
Shipbuilding	3	533	860
Textiles and clothing	5	442	529
Wood products—miscellaneous	1	95	10
Miscellaneous products	1	9	10
Construction—			
Building and structures	3	258	1,171
Transportation—			
Highway transport	1	19	900
Water transport	6	1,837	2,725
Service—			
Public administration	4	271	311
Custom and repairs	1	15	12
Business and personal	2	80	672
Totals—1944	90	31,497	134,840
“ —1943	98	32,582	171,178
“ —1942	109	28,690	298,393
“ —1941	55	9,188	36,318
“ —1940	36	6,075	50,468
“ —1939	54	5,795	86,997
“ —1938	127	22,749	294,906
“ —1937	78	13,251	148,929
“ —1936	50	9,120	78,511
“ —1934	94	18,198	256,311
“ —1933	39	7,380	109,240
“ —1932	26	2,432	50,401
“ —1931	18	2,827	66,268
“ —1930	21	4,315	50,513
“ —1929	43	5,175	75,870
“ —1928	52	5,622	59,889
“ —1927	25	4,403	56,695
“ —1926	17	1,839	46,402
“ —1925	21	2,499	27,447
“ —1924	19	3,943	95,196
“ —1923	16	1,946	198,319
“ —1922	23	2,712	367,893
“ —1921	53	10,800	521,210

APPENDIX—(Concluded)

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR ENDING MARCH 31, 1944

BY DURATION:

PERIOD OF DURATION	Number of strikes	Number of workers involved	Time loss in man-working days
1 day or under	40	7,318	4,817
More than 1 and under 5 days	38	21,568	55,382
5 days and under 10 days	6	827	6,211
10 days and under 15 days	2	68	830
30 to 40 days	2	697	25,700
40 to 50 days	2	1,019	41,900
Total	90	31,497	134,840

BY NUMBER OF WORKERS INVOLVED:

Under 10 workers	4	28	111
10 and under 50 workers	22	581	2,726
50 and under 100 workers	22	1,518	3,048
100 and under 500 workers	31	7,298	12,313
500 and under 1,000 workers	9	6,072	35,642
1,000 and over	2	16,000	81,000
Total	90	31,497	134,840

BY TIME LOSS:

NUMBER OF MAN-WORKING DAYS LOST			
Under 50 man-working days	24	1,226	592
50 and under 100	14	1,692	924
100 and under 500	31	5,233	6,847
500 and under 1,000	13	3,747	9,261
1,000 and under 10,000	5	2,924	11,216
10,000 and under 50,000	3	16,675	106,000
Total	90	31,497	134,840

THE PUPIL WAR EFFORT

Throughout World War II the Ontario school children have consistently played their part. While their elders were serving on the active or home front in war effort, purchasing Victory bonds and contributing to the Red Cross, the pupils were performing parallel service by assisting on the farm, buying War Savings Stamps and Certificates, and donating to the Navy League. Cash donations of the juniors amounted to thirteen and one-quarter million dollars. Almost nine million of this took the form of War Stamp purchases while two and one-half million was invested in Victory bonds. Special war funds also claimed their support.

War equipment donated took the form of ambulances, mobile canteens, Red Cross wagons, utility cars, and machine guns, for the front, and wheel chairs, hospital cots, moving picture machines, magazines and cigarettes for the injured.

In addition, the pupils gave generously of their time in the collection of thousands of tons of salvage, and freely donated great quantities of food and clothing.

The following table provides an analysis of the pupil effort during the entire war period.

CASH DONATIONS	For School Year 1944-45			From Beginning of War to June, 1945		
	Elementary Schools	Secondary Schools	Total	Elementary Schools	Secondary Schools	Total
1. Red Cross (including Junior Red Cross)	$188,335	$45,533	$233,868	$606,953	$185,334	$792,287
2. War Savings Stamps and Certificates	1,905,184	239,985	2,145,169	7,085,594	1,757,072	8,842,666
3. Victory Bonds	723,246	378,219	1,101,465	1,449,988	1,198,745	2,648,733
4. Purchase of Equipment	8,002	1,431	9,433	37,736	37,181	74,917
5. Purchase of Clothing, Medical Supplies, etc. (ready made or for processing)	10,926	3,919	14,845	50,705	40,255	90,960
6. Donations for Special Funds: (B.W.V.F., Queen's Fund, etc.)	95,673	28,192	123,865	420,044	176,522	596,566
7. Any other purchases or donations of money	72,711	24,327	97,038	194,718	96,374	291,092
	$3,004,077	$721,606	$3,725,683	$9,845,738	$3,491,483	$13,337,221
NON-CASH DONATIONS						
1. Clothing donated or made (number of articles)	109,318	54,904	164,222	433,751	295,132	728,883
2. Food donated (estimated money value)	$14,944	$8 907	$23,851	$32,788	$34,062	$66,850
3. Salvage collected and turned in—not sold (weight in tons)	2,009	290	2,299	10,204	2,230	12,434
4. Any other donations (estimated money value)	$58,821	$25,447	$84,268	$152,485	$73,588	$226,073

REPORT

OF THE

Minister of Education

Province of Ontario

FOR THE YEAR

1944

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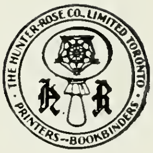
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REPORT

OF THE

Minister of Education

FOR THE YEAR 1944

To The Honourable Albert Matthews, LL.D.,
Lieutenant-Governor of the Province of Ontario.

Your Honour,

I beg leave to present to your Honour the Report of the Department of Education for the year 1944.

With a view to the progressive improvement of the educational system of the Province of Ontario, a number of important changes have been instituted during 1944, and plans have been made which it is hoped will lead to further improvements.

Provision has been made for increased legislative grants for educational purposes, amounting to fifty per cent. of the cost of elementary and secondary education over the whole province. These increases have been designed with a three-fold purpose,—to relieve the burden of local taxation on real property, to equalize educational opportunities between larger and smaller urban centres as well as between more and less affluent rural communities, and to stimulate the improvement of schools where local interest is feeble.

Attention has been paid to the special problems of education in rural communities. Encouragement has been given to the formation of Township school areas so that now approximately one-quarter of the old school sections have been merged into the larger units, giving the children concerned the advantages of improved teaching, enriched courses, and a better chance of continuing their education on the secondary school level. For similar reasons the policy of temporarily closing schools in which the enrolment is below eight pupils has been continued. The transfer of pupils from the 425 schools now closed has assured these pupils improved instruction and the stimulus provided by larger class-groups. Special grants have been offered to rural high schools to encourage them to serve more fully the needs of their communities, by introducing courses in practical agriculture, shop work and home economics, by serving hot lunches for pupils, and by opening the schools for use as community centres.

To provide a further measure of equality of educational opportunity the Provincial scholarship scheme has been expanded, and has been augmented by a Dominion-Provincial Student-Aid scheme for able but needy students. More than five hundred winners of scholarships and bursaries have been enabled in this way to continue their education in universities, normal schools and other institutions of higher learning, as well as in Grade XIII classes of secondary schools.

In the field of advanced technical training the Provincial Institute of Mining has been organized at Haileybury, with an advisory committee representative of all phases of mining activities in Northen Ontario. On the recommendation of this committee, Mr. O. E. Walli has been appointed principal, and it is expected that this school will make a valuable contribution to the needs of the area which it serves.

The Department of Education has established, in full co-operation with the Dominion Government, its first centre for the rehabilitation and training of ex-service personnel. A number of occupational courses are in operation and others are being added as the need arises. In addition, tutorial help in academic courses is being provided to prepare demobilized men and women for university courses and vocational training. This service has been in great demand. Other similar centres will be established as the need for them arises.

Since the efficiency of any system of education depends mainly upon the quality and training of the teachers, the Department of Education has instituted a number of changes designed to improve the teaching staff.

(a) To attract better candidates into teaching, the minimum salary on which township grants might be paid was raised to $1,000.

(b) As a further inducement to able persons to enter teaching and to give to teachers in service a sense of the solidarity, dignity, and importance of their occupation, The Teaching Profession Act was passed. Specific responsibilities are thereby placed upon the teachers for their professional conduct and for the attainment of the ultimate aim of all education, the full and wholesome development of the child.

(c) To give greater permanency and stability to the teaching profession, an amendment to The Teachers' and Inspectors' Superannuation Act was passed, raising the annual contribution of the Province from 2½ to 3½ per cent. of salaries. This additional contribution cancels the accrued liability with which the Fund began and will assist in improving the superannuation benefits payable under the Act.

(d) Special summer sessions in two Normal Schools and in the Ontario College of Education were held to meet an emergency arising from a shortage of teachers. Since these courses were only of six weeks' duration in the Normal Schools and eleven weeks at the College of Education, their graduates will be required to attend a second summer session before securing regular interim certificates.

(e) Plans were made for re-opening the Ontario Training College for Technical Teachers in 1945, and for the resumption of a number of summer schools for special professional certificates.

During the year six counties adopted the county plan for medical and dental inspection of school as provided by The Public Health Act. Three other counties have voted to put the plan into operation.

The wide-spread interest in guidance has been given focus and direction by the appointment of a Director of Guidance and by an amendment to The High Schools Act to permit a board to employ a guidance officer. The co-ordination of the work of the Vocational Guidance Centre with the work of the Ontario College of Education will give greater assistance to teachers in this field.

Although a thorough revision of the school courses has been deferred pending the completion of negotiations with the Universities, nevertheless a number of steps in this direction have already been taken.

(a) Religious education has been introduced in the public school course of studies. With the valued co-operation of the Inter-Church Committee on Week-day Religious Education, a teachers' manual has been prepared and a number of guide books have been edited, covering the work of the elementary grades.

(b) The Physical and Health Education courses have been revised and extended and a Provincial Director appointed to supervise the work.

(c) Cadet Training has been introduced as an essential part of the high school programme. The Director of Cadet Training has undertaken the task of integrating this work with the Cadet branches of the Services, and with the courses in Physical and Health Education.

(d) The secondary school history courses have been revised and strengthened. A booklet outlining the history and significance of British and Canadian democratic institutions has been prepared and distributed to the schools.

(e) A Provincial Supervisor of Art has been appointed to encourage the development of arts and crafts, with particular reference to local materials.

A Committee on the Planning, Construction and Equipment of Schools has been appointed with a dual purpose,—to make schools more effective for their task of training young people, and to reduce the cost of school building to a point at which it is possible to begin a much-needed programme of renovation and construction.

A Royal Commission has been appointed under the Chairmanship of Mr. Justice Hope to study all phases of education in the province. This Commission has begun its deliberations and has received representations from a wide variety of sources. It is expected that when the report of this Commission is received it will form the basis of an extensive revision of many parts of our educational system.

Respectfully submitted,

George A. Drew,
Minister of Education.

Toronto, October 20, 1945.

ELEMENTARY EDUCATION

Legislative Grants

On December 13th, 1944, the Minister of Education announced a new scheme for the apportionment of legislative grants on behalf of elementary and secondary schools. Under the scheme the Ontario Government will give to boards of school trustees in 1945 a sum equivalent to 50% of the total operating costs of the elementary and secondary schools of the province for the calendar year 1944. The urban elementary school boards will receive 30% to 60% of their approved school costs, depending upon the population of the urban centre, the highest percentage going to urban centres with population below 2,500. The rural boards will receive 50% to 90% of school costs, depending upon the assessment per classroom, the highest grants going to rural boards having the lowest assessment per classroom.

The momentous nature of the increase in grants may be seen when it is realized that in 1944 the amount required to pay the general legislative grants to elementary school boards was $5,887,127.29, while in 1945, under the new scheme, the amount required will be approximately $17,000,000.00.

Township School Areas

Under the terms set forth in The Public Schools Act a township council may form a township school area by a by-law passed between January 1st and July 1st of any year, the new area organization going into effect on December 25th of the same year. The number of areas organized in 1944 set a record for any year since the movement began in 1938. Sixty-one new areas were formed, involving the dissolution of 396 school sections. In 13 township school areas formed before 1944, the areas were further enlarged in 1944 by adding, in all, 18 school sections.

The success of this movement may be attributed to two factors,—(1) the tactful leadership and indefatigable efforts of the public school inspectors, and (2) the growing conviction of the people in rural areas that better administration and more efficient schools result when all the rural schools of a community having common social, educational, and economic interests are brought under unit administration.

The list of these larger units organized in 1944 follows:—

Township	No. of School Sections	County or District	Inspector	Date
1. Phelps (Un.)	2	Nipissing	J. W. Trusler	Jan. 27
2. Pelham No. 1	3	Welland	C. Howitt	May 2
3. Saltfleet	5	Wentworth	C. B. Routley	May 4
4. West Oxford	8	Oxford	L. B. Hyde	May 8
5. Rainham	7	Haldimand	W. E. Eade	May 11
6. Wainfleet	13	Welland	C. Howitt	May 25
7. Westminster No. 1	5	Middlesex	D. G. Smith	May 29
8. South Nissouri	4	Middlesex	D. G. Smith	June 2
9. St. Vincent	5	Grey	L. L. Sinclair	June 3
10. Thessalon	4	Algoma	S. Geiger	June 3
11. South Dumfries No. 1	8	Brant	J. C. Webster	June 5
12. Evanturel	2	Temiskaming	R. H. Macklem	June 5
13. East Howick	9	Huron	J. M. Game	June 5

Township	No. of School Sections	County or District	Inspector	Date
14. West Howick	9	Huron	J. M. Game	June 5
15. Malden	6	Essex	G. L. Duffin	June 5
16. South Monaghan	5	Northumberland	W. H. Carlton	June 5
17. East Oxford	7	Oxford	L. B. Hyde	June 5
18. Turnberry	10	Huron	J. H. Kinkead	June 5
19. McGarry (Un.)	1	Temiskaming	H. W. Brown	June 6
20. North Tossorontio	5	Simcoe	W. Rogers	June 9
21. Zorra West	11	Oxford	G. M. Mather	June 9
22. Dalhousie and North Sherbrooke, A	6	Lanark	J. W. Barber	June 10
23. Dalhousie and North Sherbrooke, B	6	Lanark	J. W. Barber	June 10
24. Blenheim North	8	Oxford	G. M. Mather	June 12
25. Blenheim South	9	Oxford	G. M. Mather	June 12
26. Scarborough No. 2	5	York	H. A. Halbert	June 12
27. Orillia No. 2	7	Simcoe	J. A. Gibson	June 13
28. Medonte No. 2	3	Simcoe	J. A. Gibson	June 14
29. Eastnor	7	Bruce	J. J. Wilson	June 17
30. Ancaster No. 1	2	Wentworth	C. B. Routley	June 20
31. Ancaster No. 2	8	Wentworth	C. B. Routley	June 20
32. Holland	9	Grey	L. L. Sinclair	June 20
33. Albemarle	7	Bruce	J. J. Wilson	June 21
34. Hinchinbrooke	7	Frontenac	S. A. Truscott	June 21
35. Colborne	10	Huron	J. H. Kinkead	June 22
36. Wawanosh East	11	Huron	J. H. Kinkead	June 22
37. Ramsay	12	Lanark	J. W. Barber	June 24
38. North Walsingham	10	Norfolk	W. L. Bowden	June 24
39. Adelaide	10	Middlesex	G. Young	June 26
40. Dorchester South	4	Elgin	J. C. Smith	June 26
41. Trafalgar	19	Halton	L. L. Skuce	June 26
42. Lanark A	5	Lanark	J. W. Barber	June 27
43. Lanark B	5	Lanark	J. W. Barber	June 27
44. Leeds and Lansdowne Ft	17	Leeds	W. F. Hiscocks	June 27
45. Stephen	6	Huron	R. O. Staples	June 27
46. Glanford	5	Wentworth	C. B. Routley	June 28
47. North York No. 2	5	York	H. A. Halbert	June 28
48. Flos	3	Simcoe	W. R. McVittie	June 28
49. Burpee	3	Manitoulin	S. Geiger	June 29
50. Elderslie	10	Bruce	J. M. Game	June 29
51. Fenelon	3	Victoria	C. W. Lees	June 29
52. Harris	2	Temiskaming	R. H. Macklem	June 29
53. Niagara No. 1	4	Lincoln	W. A. Marshall	June 29
54. Brantford No. 2	5	Brant	J. C. Webster	June 30
55. Essa	3	Simcoe	J. E. Horton	June 30
56. Collingwood	7	Grey	L. L. Sinclair	June 30
57. Cramahe South	5	Northumberland	A. A. Martin	June 30
58. Gainsboro	7	Welland	C. Howitt	June 30
59. Mariposa	3	Victoria	C. W. Lees	June 30
60. Plummer Additional	4	Manitoulin	S. Geiger	June 30
61. Barton	5	Wentworth	C. B. Routley	June 30
Additions to existing Areas:				
62. Burleigh, Anstruther and Chandos	1	Peterborough	L. W. Copp	May 6
63. Olden	1	Frontenac	M. Hallman	June 3
64. Osnabruck	3	Stormont	F. L. Barrett	June 5
65. Crowland No. 2	1	Welland	C. Howitt	June 8
66. Minden	2	Haliburton	A. Stouffer	June 8
67. Monmouth	2	Haliburton	A. Stouffer	June 9
68. Oro	2	Simcoe	W. R. McVittie	June 16
69. Hope South	1	Durham	W. H. Carlton	June 17
70. Dummer	1	Peterborough	L. W. Copp	June 20
71. Tuckersmith	2	Huron	R. O. Staples	June 23
72. Denbigh	1	Frontenac	M. Hallman	June 26
73. North York No. 1	*	York	H. A. Halbert	June 28
74. Otonabee	1	Peterborough	L. W. Copp	June 30

*Part of S.S. No. 11.

The summary of Township School Areas formed to date is as follows:—

	Twp. School Areas	No. of School Sections
No. formed before 1938	15	83
No. formed in 1938	15	70
No. formed in 1939	43	
Additions to existing Areas: 4		213
No. formed in 1940	26	
Additions to existing Areas: 7		147
No. formed in 1941	31	
Additions to existing Areas: 2		152
No. formed in 1942	35	
Additions to existing Areas: 4		198
No. formed in 1943	22	
Additions to existing Areas: 9		146
No. formed in 1944	61	
Additions to existing Areas: 13		414
Totals	248	1,423

The Temporary Closing of Small Schools

The policy of recommending the temporary closing of schools with low enrolment was continued in 1944. The number of schools closed was not as great as in earlier years. This, however, was probably due to the fact that after some six years of intensive effort a point has been reached where the remaining schools of low enrolment cannot be closed advantageously. Where winter roads do not permit daily transportation of pupils to other schools, or where the school of low enrolment is isolated, it becomes advisable to keep the school open.

It is estimated that, in recent years, there have been about 650 rural one-teacher schools with enrolment below eight. More than 425 of this number are now closed temporarily. Each year a few additional schools are closed, and each year also a few schools are reopened due to an increase in the number of pupils of school age resident within the school section. Every teacher and every inspector of schools is aware that the best work cannot be done in a rural school when the class groups are too small for zestful and healthy group activities and competition, either within the classroom or on the playground. The list of schools closed in 1944 follows:—

Inspectorate	Inspector	School
Dufferin	W. L. Lovell	No. 16 Mulmur.
Durham	T. R. McEwen	No. 17 Darlington.
Frontenac North	M. Hallman	No. 8 Barrie.
Frontenac North	M. Hallman	No. 8 Denbigh.
Frontenac South (1)	S. A. Truscott	No. 10 Bedford.
Frontenac South (2)	F. P. Smith	No. 10 Storrington.
Frontenac South (2)	F. P. Smith	No. 13 Storrington.
Haldimand	W. E. Eade	No. 6 Cayuga North.
Haliburton	A. Stouffer	No. 1 Lutterworth.
Haliburton	A. Stouffer	No. 4 Lutterworth.
Huron North	J. H. Kinkead	No. 2 Grey
Leeds (No. 2)	E. Oakes	No 7 Yonge and Escott Rear.
Middlesex West	G. Young	No. 9 Adelaide.
Middlesex West	G. Young	No. 1 Williams East.
Northumberland and Durham	W. H. Carlton	No. 19 Cavan.
Ontario North	J. R. Pickering	No. 8 Georgina
Perth North	A. E. Nelson	No. 11 Ellice.
Prescott and Russell	J. C. Wilker	No. 12 Cumberland.
Prescott and Russell	J. C. Wilker	No. U13 Plantagenet South.

Inspectorate	Inspector	School
Renfrew South	H. Bolingbroke	No. 9 Admaston.
District Division II	D. A. Lapp	No. 6 Dilke.
District Division III	L. J. Williams	No. 1 Graham.
District Division III	L. J. Williams	No. 1 Jellicoe.
District Division III	L. J. Williams	No. 1 Magnet.
District Division V	D. T. Walkom	No. 1 Laird.
District Division VI	A. P. Silcox	No. U2 Hutton and Parkin.
District Division IX	R. C. Cassie	No. U2 Casgrain and Kendall.
District Division X	H. W. Brown	No. U2 Taylor and Carr.
District Division XII	R. H. Macklem	No. U1 Bryce and Beauchamp.
District Division XII	R. H. Macklem	No. 3 Pense.
District Division XIV	E. R. Underhill	No. 1 Hunter.
District Division XIV	E. R. Underhill	No. 1 Laurier.
District Division XIV	E. R. Underhill	No. 1 Peck.
District Division XIV	E. R. Underhill	No. 4 Stisted.
District Division XV	P. M. Scott	No. 2 Carling.
District Division XV	P. M. Scott	No. 1 Monteith.
District Division XVI	G. S. Johnson	No. 6 Monck.
District Division XVI	G. S. Johnson	No. 4 Stephenson.
District Division XVI	G. S. Johnson	No. 10 Stephenson.

Summary

No. of schools closed before 1937	57	
Reopened	14	
		43
No. of schools closed in 1937	31	
Reopened	3	
		28
No. of schools closed in 1938	41	
Reopened	8	
		33
No. of schools closed in 1939	45	
Reopened	6	
		39
No. of schools closed in 1940	38	
Reopened	3	
		35
No. of schools closed in 1941	77	
Reopened	14	
		63
No. of schools closed in 1942	94	
Reopened	8	
		86
No. of schools closed in 1943	65	
Reopened	7	
		58
No. of schools closed in 1944	39	39
Total number closed		424

Transportation of Pupils to Secondary Schools

For a number of years the Department of Education has been discouraging the organization of classes for Grades IX and X in the one-teacher rural school. It is felt that the present courses for these classes, which include agriculture, business practice, shop work, and home economics, are too comprehensive for the teacher of a one-roomed school to do justice to Grades I to VIII inclusive and, at the same time, give adequate instruction in the work of Grades IX and X. In lieu, therefore, of making provision for these senior grades in the one-teacher school, the Department has for six years encouraged the transportation of high school pupils to a secondary school by paying 50% of the cost of such transportation. The Department, however, requires that, with the exception of township school areas, two or more school sections make a joint arrangement for the transportation. In the case of township school areas, as well as school sections, the contract must be approved by the Department.

A large number of township school areas are making splendid provision for the education of high school pupils residing within the area, by arranging for their transportation to secondary schools where these pupils may have the choice of academic, commercial, or technical education. Many unit school sections are doing likewise. Under the new scheme of grants the costs of transportation for high school pupils will be included in the operating costs in the school budget, and the same percentage of grant will be payable as on the other items of the budget. This means that in the poorer school sections as high as 75% to 90% of the costs of transportation will be paid to the boards. Splendid opportunity is given, therefore, to the pupils in a financially poor community to obtain an education in a secondary school. The new system of grants thus favours the principle of equal educational opportunity for all.

The Supply of Teachers

The supply of qualified teachers for the elementary schools in Ontario was larger in the calendar year 1944 than in the previous year, when it was necessary to employ more than 700 unqualified teachers. This improvement was due to the training of approximately 600 teachers in summer courses given in the Normal Schools at Toronto and London. All of these teachers were employed in the school year 1944-45. However, even with the additional supply it was necessary to issue 495 letters of permission to boards of trustees of elementary schools to employ persons without complete Ontario qualifications. The summary below indicates the number of letters of permission, together with the academic and professional standing of the persons who were employed in this way, as teachers in the elementary schools for the calendar year 1944.

A. PROFESSIONAL QUALIFICATIONS		
Holders of Expired Ontario Third Class Certificates	127	
Persons who failed at Ontario College of Education	1	
Persons who failed at Ontario Normal Schools	65	
Certificates from other Provinces	108	
Holders of H.S. Assistants' Certificates	2	
		303
B. ACADEMIC QUALIFICATIONS		
University graduates	6	
Some University work	7	
Persons of Upper School standing	78	
Persons of part Upper School standing	22	
Persons of Middle School standing	64	
Persons of part Middle School standing	8	
Persons of Lower School standing	7	
		192
Total		495

Correspondence Courses

The records of the correspendence courses conducted by the Department of Education during the school year 1943-44 show that it was one of the most successful years to date. Because of the war, however, the enrolment was not as large as it otherwise might have been. Many boys and girls who under ordinary circumstances might have been enrolled in the correspondence courses have been busy on the farms or have been drawn into industry. The total enrolment for the year was 2,591. Of this total, 2,353 were enrolled in the English and 211 in the English and French courses. This number exceeded by 71 the number enrolled the previous year. The total number of lessons received, corrected and returned was 55,716.

No part of Ontario is too isolated for the correspondence courses to reach. Anyone in the province between six and twenty-one years of age, to whom ordinary school facilities are not available, is eligible for enrolment. In addition, lessons are sent to pupils temporarily domiciled outside the province, and to children of missionaries and others in far-away lands. At the present time pupils are enrolled from Port Harrison on Hudson Bay and Fort McPherson at the mouth of the Mackenzie River. Children of missionaries are enrolled from the Congo, Trinidad, Paraguay, Bolivia and Venezuela. As in former years, courses were provided for bedfast patients in practically all the Sanatoria and Preventoria of the province.

During the year 556 promotions were made to a higher grade, exclusive of Grades IX and X. Of the 32 High School Entrance candidates 28 were recommended to the various Entrance Boards. Two of the four who wrote on the Departmental High School Entrance examinations were successful. The results in Grades IX and X were equally satisfactory, as is shown in the following tabulations:—

Subjects completed in Grades IX and X:

5 completed 8 subjects
1 " 7 "
5 " 6 "
5 " 5 "
6 " 4 "
17 " 3 "
37 " 2 "
9 " 1 "

Many of the pupils who were successful in fewer than four subjects were enrolled late in the school year and failed to complete all the subjects undertaken.

The Correspondence School staff consists of a Director and 23 full-time teachers who read, correct, explain and grade the lessons. A number of the staff are graduates of a university.

The Department, through this Branch, also supervises the Correspondence courses in English, Social Studies and Elementary Arithmetic introduced by the Canadian Legion for members of the Active Services.

Railway School Cars

During the year 1944 the school car personnel lost one of its most valued members in the sudden death of Walter McNally, who was appointed when school cars were first organized in 1926. He was taken suddenly ill on Friday, August 31st, had an emergency operation in the Hotel Dieu Hospital, Kingston, on Sunday, September 2nd, and passed away that same day. Mr. McNally's teaching experience was gained entirely in the one C.P.R. school car. He has left behind his wife and two sons, as well as a host of friends among pupils, parents and railway officials, to mourn his loss.

In October, Mr. Cameron A. Bell was appointed to take over Mr. McNally's work. Mr. Bell has had several years of successful teaching experience, including time spent as the Acting Principal of the Chapleau Public School. Mrs. Bell has also had experience as a teacher, and both are eminently qualified for their work.

The school cars are more than schools, and are doing a type of community social service and educational work which could be done in no other way. The teacher of the school car assists the people in such matters as writing letters, advice on ordinary business matters, and the teaching of English conversation to those of foreign birth. The people come to the school car to read library books, to discuss current events, to satisfy their hunger for knowledge, to overcome their loneliness. and to have their fears and worries dispelled by one in whom they have complete confidence—the school-car teacher. School days, as well as many evenings, are used by the school-car teacher to help both the pupils and the "grown-ups."

School Health Supervision

School health supervision in the rural and smaller urban municipalities is continuing to meet with popular approval. Oxford County led the way by appealing to the Government for permissive legislation to allow the expenditure of county funds for the employment of school nurses. When this was granted, the establishment of a programme which proved very acceptable, set a precedent which has had far-reaching effects. Seven counties are now actively participating in this very essential part of a community health programme and at least four other counties have moved to set up similar organizations. The supplying of personnel to meet the demand in this expansion has been a serious tax on all the resources; but up to the present the problem has been met and there is every indication that the future outlook will be more hopeful.

Concern for the well-being of the secondary school group is also increasing and similar action is being strongly commended. This concern evidences a quickening of public thought on school affairs generally and a realization that the development of healthy responsible young citizens is essential, particularly in these days of national crisis.

Religious Education in the Public Schools

In accordance with the regulations of the Department in effect prior to September, 1944, clergymen of all denominations have had, for some years, the right to give religious instruction in the public schools of the province before or after school hours. The number of clergymen who availed themselves of this opportunity increased rapidly after the outbreak of war. During the same period the Ontario Educational Association urged that more adequate provision for the teaching of Religious Education be made, as a large proportion of pupils was known to be without Sunday school or church association, and it was manifestly impossible for the clergy to meet all school situations. As a result of these representations, and others of a similar nature, Religious Education was introduced as a subject of study in the public schools of the province in September, 1944.

It was early realized that help would be required by teachers for the effective presentation of Religious Education. Accordingly, a booklet entitled "Programme for Religious Education in the Public Schools of Ontario" was prepared. In its content instructional aid is suggested, and approved prayers and Bible selections for memorization are submitted. The regulations governing the teaching of the subject are also included. In addition to the time allowed for religious exercises, two half-hour periods per week are to be devoted to Religious Education. A school board is required to submit to the Department reasons in writing if exemption for the school is desired; individual pupils may be exempted on application of parent or guardian; and teachers may also secure exemption by giving notice in writing to the board of trustees. Much forethought and care were exercised in drawing the regulations, and the number of boards of trustees seeking exemption for schools in their charge has been small.

In addition to a publication under the title of "Hymns for Schools," the Department has outlined specific help in methodology and content in "Guide Books for Teachers." By December, 1944, the Guides for the first three grades were in the hands of the teachers. The co-operation of the Inter-Church Committee on Week-day Religious Education is gratefully acknowledged. The members gave valuable assistance and advice in the preparation of the course and the revision of the guide books.

According to reports submitted by inspectors, the course in Religious Education has been accepted by teachers, trustees and the general public as a worthwhile contribution to the programme of the public schools.

Visual Education

The Visual Education branch of the Department of Education maintains a library of lantern slides and 16 mm. instructional motion-picture films, both sound and silent, and 14,860 screenings of these films and slides were made in the schools of Ontario during the calendar year 1944. This is more than double the number of screenings made in 1943. There are 97 sets of lantern slides and over 400 films in the library available to school users in Ontario. No covering or rental charge is made for the service, the borrower being required to pay only the express charges one way. Films have also been sent to the projectionists of the National Film Board employed in rural areas, and this has meant that many pupils attending rural schools have had an opportunity to view educational films through the co-operation of the Department of Education and the National Film Board.

Projection machines, due to priorities, have not been readily available for purchase during the present war period; but when machines and more films are procurable, visual aids of this nature will play an ever-increasing part in assisting teachers in classroom instruction.

School Radio Broadcasts

There are more than 900 public and separate schools in Ontario where radio sets are installed. In these schools there are 1,015 radios and, in addition, a number of public address systems which may be used for radio reception. There are also in the province 1,150 public and separate schools which frequently borrow or rent radios for the purpose of receiving educational broadcasts. As soon as restrictions on the purchase of radio sets are removed, many more school authorities undoubtedly will purchase radios for educational use.

In the year 1944 the Department of Education co-operated with the Canadian Broadcasting Corporation in the production of school radio broadcasts related to the following:— Music, Social Studies, Junior English, and Guidance.

An official of the Department of Education is a member of the National Advisory Council on School Broadcasting of the Canadian Broadcasting Corporation, and, through the efforts of this Council, national educational broadcasts were prepared and beamed to schools. This national series of broadcasts, together with the programmes of the American School of the Air, have been available to school listeners in Ontario. Continued study has been made by the Department of Education as to the whole field of radio in education.

Interchange of Teachers

The following exchanges were arranged for the school year 1944-45:—

Ontario Teacher	*Exchange Teacher*
Miss Mary Callaghan Winchester Street P.S. Toronto, Ontario	Miss Evelyn Grassie Woodland School Vancouver, B.C.
Miss Mary Clendening Humbercrest P.S. York Township (Toronto 9)	Miss Jessie Manning Port Alberni, B.C.
Miss Rhea Minshall Simcoe, Ontario	Miss Esther Larmour Victoria School Saskatoon, Sask.
Miss Hazel Morris Allenby P.S. Toronto, Ontario	Miss Mary Gillis General Gordon School Vancouver, B.C.

War Effort in the Elementary Schools

The pupils in the elementary schools have continued to show a genuine interest in many phases of war work and have endeavoured to do their part in helping to win the war. They have purchased a very large number of War Savings Stamps and War Savings Certificates. They have contributed considerable sums to the Junior Red Cross and to the Navy League of Canada. They have responded energetically in salvage drives and have assisted in the collection of milkweed leaves for use in experiments on synthetic rubber. The pupils, too, have entered heartily into the presentation of Empire Day programmes in the schools and have made a day-to-day study of the progress of the war.

In this splendid work which has been done in and through the schools, the inspectors and the teachers have given direction and enthusiastic support. Home and School Associations, Junior Red Cross, Women's Institutes and the Imperial Order, Daughters of the Empire have all given their hearty co-operation in the war work effected through the schools. We have reason to be proud of these efforts of our boys and girls.

The Provincial Inspectoral Staff, 1944

I. In Memoriam:

Mr. D. C. Hetherington, B.A., was a native of Perth County. He attended St. Catharines Collegiate Institute during the years 1879 and 1880 and then attended the Toronto Normal School. In 1881 he was appointed to the staff of the St. Catharines Collegiate Institute and served efficiently there for two and one-half years. He was then appointed Supervising Principal of St. Catharines Public Schools, serving in this capacity for twenty-one years, when he became Public School Inspector in St. Catharines. Mr. Hetherington gave over fifty-five years of devoted service to the cause of education. He retired from his educational work on August 31st, 1933, but retained his keen interest in education. He attended regularly, as long as he was physically able to do so, the Inspectors' and Normal School Masters' conferences held in the Hamilton district. Mr. Hetherington, who died in 1944, will live in the memory of those with whom he was associated.

Dr. Peter F. Munro was born in Chateauguay, Quebec, but received his elementary and secondary education at Williamstown, Ontario. He entered Queen's University in 1894 on a scholarship and specialized in Classics. He obtained his Bachelor of Pedagogy degree from the University of Toronto in 1904, his M.A. degree from Queen's University in 1905, and his Doctor of Pedagogy degree from the University of Toronto in 1926. Dr. Munro taught in the high schools at Iroquois, Harriston, Aylmer and Aurora previous to his appointment as a Classical Master at Jarvis Collegiate Institute in 1907. Six years later he was promoted to the head of the Classical Department in Riverdale Collegiate. In 1919 he was appointed principal of the Ryerson Public School, Toronto, and in 1925 he became one of the Public School Inspectors for the City of Toronto. He resigned from this position in 1941 and died in January, 1944. Dr. Munro was an ardent lover of good sport. He was a good lacrosse player as well as an enthusiastic lawn bowler. He also held important positions in teaching organizations.

Mr. R. C. Rose, B.A., who retired from service as Public School Inspector in Carleton County in 1934, died at his residence, 247 Powell Avenue, Ottawa, on November 20th, 1944. Mr. Rose, who graduated from the University of Toronto in 1891, is well remembered by his former pupils as a splendid mathematician, an able teacher and a warm friend. He was principal of Prescott High School for eleven years, and from 1907 to 1919 he was principal and mathematics master of the Smith's Falls Collegiate Institute. In 1919 Mr. Rose was appointed Public School Inspector for Lanark County, and until his retirement in 1934 served with distinction as Inspector in Lanark and Carleton Counties. He was a scholarly gentleman of genial personality, and the teachers who served under his leadership will ever remember his sympathetic and tactful guidance and direction. Mr. Rose took a keen interest in church, fraternal and community affairs, and his passing was a distinct loss to his community as well as to the cause of education.

II. RETIREMENTS:

Mr. J. J. Edwards, B.A., belongs to the Old Boys' Association of Lanark County, having been born in the Village of Pakenham. His elementary and secondary education were received in the rural schools and in the Lanark Continuation School. He attended the Renfrew Model School and began his teaching career in the public schools in the counties of Lanark and Peterborough. He graduated from Queen's University in 1906. In 1908 he was appointed principal of a public school in Port Arthur and subsequently was principal of Tavistock Continuation School and English Master in the Hamilton Collegiate Institute. He resigned this latter position in June, 1922, to become Public School Inspector in Lambton East, a position he held until his retirement in December, 1944. Mr.

Edwards has maintained an enthusiastic interest in golf, hockey, bowling and curling, as well as a keen interest in the work of a number of fraternal societies, of which he has been a member, and in which he has held important positions. He has also been interested in the work of charitable societies.

Mr. T. P. Maxwell, B.A., retired from his duties as Public School Inspector for Carleton County on August 31st, 1944, after completing a most successful inspection service from the time of his appointment by the County Council of Carleton County in 1921. Mr. Maxwell was born in Glasgow, Scotland, and came to Canada in 1886. He obtained his High School Entrance certificate in 1892 and his Public School Leaving certificate in 1893 at the Sydenham Public School, and graduated from the Kingston Model School in 1893. Mr. Maxwell taught public school for a number of years and then completed his secondary school education at Sydenham High School. In 1901 he graduated from the Ottawa Normal School. He taught in the public schools in the villages of Sydenham, Inverary and Cataraqui, and in 1911 was appointed principal of Victoria Public School, Kingston. In 1913 Mr. Maxwell graduated from Queen's University and in 1914 was appointed Science Master in the School for Higher English and Applied Arts, Ottawa, where he taught until the time of his appointment as Public School Inspector in Carleton County. For twenty-two years Mr. Maxwell gave splendid leadership in education in Carleton County, and his sound scholarship, kindly frankness, good judgment and, above all, his finely balanced sense of humour have made him respected and revered by all those associated with him.

Mr. G. E. Pentland, M.A., was born in Thornbury, in Grey County. He attended public school at Heathcote, in the Beaver Valley, and also Collingwood Collegiate Institute from which he obtained his Third, Second and First Class certificates. After attending Model School he began teaching in Collingwood Township at the age of sixteen. After a course at the Normal College at Hamilton he taught for a number of years in continuation schools at Plattsville and Norwich, after which he was appointed to the staff of the Stratford Collegiate Institute. After obtaining his B.A. degree extramurally, he attended Queen's University and graduated with his M.A. degree, obtaining First Class honours in Mathematics. Subsequently he was principal of the Thorold, Beamsville, and Williamstown High Schools, and the Vankleek Collegiate Institute. In 1920, after returning from overseas, he was appointed inspector in Haliburton County. In 1932 he was transferred to the inspectorate of Frontenac North, and in 1934 to South Grey. Mr. Pentland was not only an inspector of schools. He was interested in the personal health and welfare of children as well as in their education. Through his efforts children in need were provided with food and warm clothing, and others were taken into his home that they might have access to a school. He organized a number of excursions by which boys and girls from Haliburton County were enabled to spend a day or more at the Toronto Exhibition. He retired on August 31st, 1944.

Mr. F. E. Perney, B.A., B.Paed., Superintendent of Public and Secondary Schools in the City of Hamilton from 1932 to 1944, was born of United Empire Loyalist parentage in the Township of Townsend, Norfolk County, where he received his elementary education. Later he attended the Port Dover High School and the Hamilton Collegiate Institute for his secondary education, completing Senior Leaving standing in 1892. He attended the Simcoe Model School and the Ottawa Normal School, and was successful in obtaining a First Class Public School certificate in December, 1892. Mr. Perney is a graduate of Queen's University, securing the degree of Bachelor of Arts in 1902 and the degree of Bachelor of Pedagogy in 1909. He began his career as a teacher in a rural school in Wentworth County. Subsequently he was principal of the following public schools:– Stoney Creek, Norwood, County Model School, and Mutchmor, Creighton and Glashan Public Schools, Ottawa. He was Master in English and Geography in the Hamilton Normal School from 1917 to 1920, when he was appointed Assistant Inspector of Public Schools for Hamilton. In 1925 he became Chief Inspector of Public Schools for the City of Hamilton, and in 1932 he was further honoured by being made Superintendent of Schools, elementary and secondary, for the city. Mr. Perney always took a keen interest in athletics,– tennis, golf and hockey. He held many important positions in the community life of Ottawa and Hamilton, having served as President of the Rotary Club, of the Canadian Club, and as Chairman of the Library Board. He was also a member of the Supreme Council of the Scottish Rite for the Dominion of Canada. The schools of Ottawa and Hamilton and the educational system of the province generally have benefited greatly from the services of Mr. Perney, and his colleagues over the province regret his retirement from active service on December 31st, 1944.

Mr. W. F. Smith, B.A., B.Paed., is a native of Elgin County. He attended public school in S.S. No. 10 Bayham, and secondary schools in Vienna and St. Thomas. His first professional training was received in the St. Thomas Model School, after which he taught in the public schools in Toronto, St. Thomas and Tillsonburg and completed his public school experience with five years in the schools of Saskatchewan. As a high school teacher he taught in the schools of Tillsonburg, Brampton and St. Marys, and served as principal of the Trenton High School for a period of four years. He was appointed Public School Inspector in 1933 for Simcoe North, with residence at Collingwood. In 1938 he was transferred to Peel County, with residence in Brampton. As an Inspector Mr. Smith was very popular with all his teachers, and loved by the pupils, and he enjoyed the confidence of his boards to a very high degree. He was active in the interests of the schools. Through his efforts schools were equipped with better libraries, with sanitary conveniences, with artificial lighting and with nursing services. Teaching was greatly improved in his inspectorate by the encouragement given to the teachers, and by the inspiration of the lessons which he himself taught. Mr. Smith did excellent work in the inspectorates of which he had charge until his retirement on August 31st, 1944. His great service to education extends over a period of forty-eight years.

III. APPOINTMENTS:

The following appointments were made to the provincial staff of inspectors during the year 1944:—

1. Department of Education: Mr. F. S. Rivers, B.A., B.Paed., Principal of Ottawa Normal School, was appointed Assistant Superintendent of Elementary Education, duties beginning February 28th.

2. Department of Education: Mr. J. C. Walsh, B.A., B.Paed., Separate School Inspector for R.C.S.S. Division XII, was appointed Assistant Superintendent of Elementary Education, duties beginning September 1st.

3. Department of Education: Mr. C. D. Gaitskell, M.A., of British Columbia, was appointed Provincial Supervisor of Art, duties beginning September 1st.

4. Department of Education: Mr. Adam McLeod, B.A., Supervising Teacher in Kent County, was appointed Director of Correspondence Courses, duties beginning January 1st.

5. City of Belleville: Mr. L. A. Kells, B.A., B.Paed., Supervising Principal and Secretary-Treasurer of the Belleville Board of Education, duties beginning January 1st. This is a new city inspectorate, Belleville formerly being in the inspectorate of Hastings South.

6. Bruce: Mr. A. A. Gilroy, B.A., Supervising Teacher in Kent County, appointed as Assistant Inspector, duties beginning September 1st.

7. Frontenac North: Mr. Maynard Hallam, B.A., B.Paed., Principal of Victoria Public School, Kitchener, duties beginning February 1st.

8. Grey South: Mr. W. G. Rae, B.A., Principal of Central Public School, Waterloo, duties beginning September 1st.

9. Prescott & Russell (No. 1): Mr. J. C. Wilker, B.A., B.Paed., Principal of Hopewell Avenue Public School, Ottawa, duties beginning September 1st.

10. Simcoe West: Grey (in part): Mr. A. E. Gillies, B.A., Principal of J. F. Carmichael Public School, Kitchener, duties beginning September 1st.

11. Welland East: Mr. T. C. White, B.A., B.Paed., Public School Inspector for the City of Sarnia, duties beginning September 1st.

12. Welland (in part): Lincoln (in part): Mr. C. R. MacLeod, B.A., Supervising Teacher in this inspectorate, appointed Inspector September 1st.

13. District Division XI: Mr. J. H. Kennedy, B.A., Supervising Teacher in District Divisions X and XI, appointed inspector September 1st.

14. District Division XII (1): Mr. J. L. Runnalls, B.A., Principal of Dr. Carruthers Public School, North Bay, duties beginning September 1st.

15. District Division XIV: Mr. G. E. Tait, B.A., B.Paed., Principal of British-American School, Bogota, Colombia, South America, duties beginning September 1st.

16. R.C.S.S. Division VII: Mr. C. P. O'Neill, M.A., of the staff of the Cathedral School for Boys, Hamilton, duties beginning September 1st.

SUPERVISING TEACHERS:

17. Essex: Mr. G. A. Noble, B.A., Principal of Durham Public School, duties beginning February 1st.

18. Kent: Mr. A. A. Gilroy, B.A., Principal of Watford Public School, duties beginning February 1st.

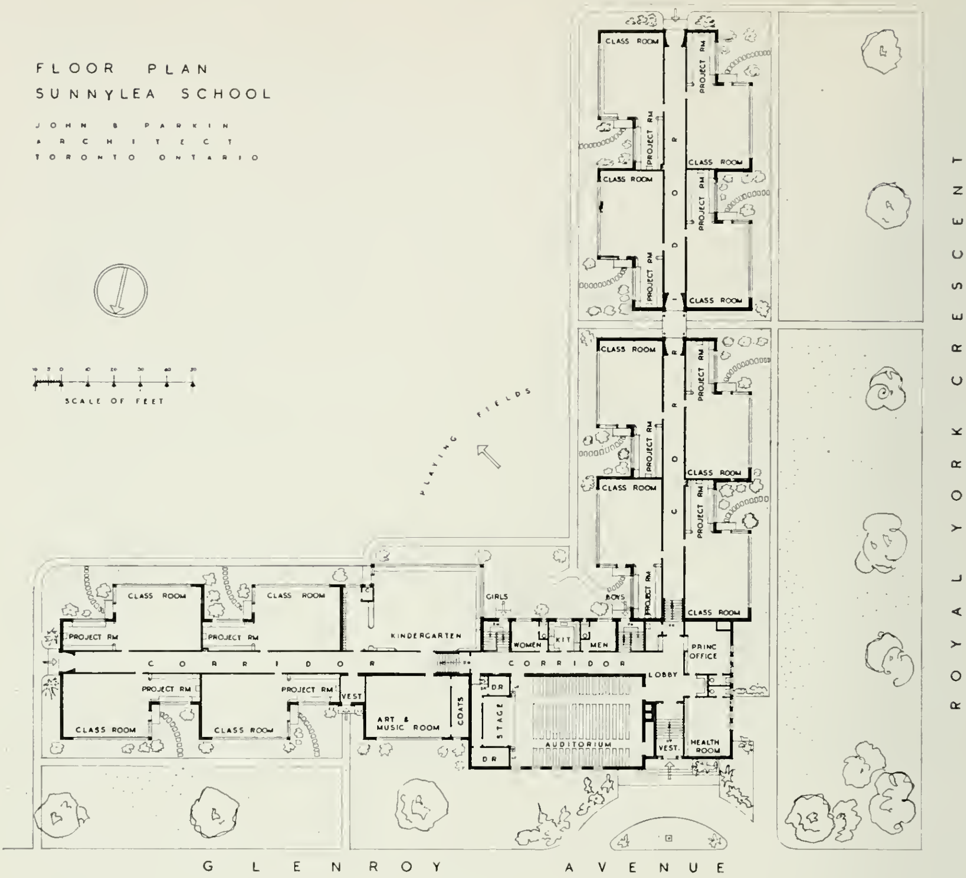
19. District Divisions X, XI: Mr. J. H. Kennedy, B.A., of Lochiel Street School, Sarnia, duties beginning March 16th.

Courtesy J. B. Parkin, Architect

Sunnylea Public School—S.S. 14 Etobicoke, York County

Courtesy J. B. Parkin, Architect

Sunnylea School—Interior of Classroom


FLOOR PLAN
SUNNYLEA SCHOOL
JOHN B PARKIN
ARCHITECT
TORONTO ONTARIO
10 5 0 10 20 30 40 50
SCALE OF FEET
PLAYING FIELDS
CLASS ROOM
PROJECT RM
CORRIDOR
KINDERGARTEN
GIRLS
BOYS
WOMEN
KIT
MEN
PRINC OFFICE
LOBBY
VEST
ART & MUSIC ROOM
COATS
DR
STAGE
AUDITORIUM
VEST.
HEALTH ROOM
GLENROY AVENUE
ROYAL YORK CRESCENT

Some Features of Sunnylea School

Sunnylea School, S.S. 14 Etobicoke, is a sample of the one-story, elementary school type building recommended by the special committee on planning, construction and equipment, appointed by the Drew Government in November, 1944.

This type of architecture has the advantages of easy extension, greater flexibility of arrangement and speedy construction.

Some of the features to be found in this particular school are:

1. Heating is by steam (concealed radiators) and conditioned warm air.
2. The ventilating system provides fresh, filtered, humidified air, with separate exhaust systems for wardrobes, toilets and auditorium.
3. The school is insulated with rock wool at the roof and fibre board at outside walls.
4. Floor is asphalt tile generally; Linoleum in teachers' rooms and kitchens; Birch floor in auditorium.
5. School has, in addition to regular classrooms, a kindergarten, a music and art room, a health room and an auditorium.
6. Connected to each classroom is a project room and wardrobe.
7. A separate outside exit for each classroom provides the best possible fire escape, and permits any teacher to take her class outside for study or recreation with the least possible disturbance to the rest of the school.
8. In the case of the kindergarten, separate toilet room is provided adjoining the cloakroom.
9. The basement, in addition to toilets, boiler, meter and storage rooms, contains two large playrooms, one for each sex.
10. The school has a public address system, also separate fire alarm and bell systems.

IV. TRANSFERS:

The following transfers were made in the provincial staff of inspectors during the year 1944:

1. Mr. G. C. Dobson, B.A., B.Paed.,
   From Bruce West to Kent, September 1st.
2. Mr. J. E. Horton, B.A.,
   From District Division XI to Simcoe South, March 1st.
3. Mr. Charles Howitt, B.A., B.Paed.,
   From Welland (in part), Lincoln (in part) to Halton, September 1st.
4. Mr. L. J. Langan, B.A.,
   From R.C.S.S. Division VIII to R.C.S.S. Division XII, September 1st.
5. Mr. R. H. Macklem, B.A.,
   From District Division XII to Hastings South, September 1st.
6. Mr. W. J. McLeod, B.A., B.Paed.,
   From Prescott & Russell (No. 1) to Carleton, September 1st.
7. Mr. A. M. McNamara, B.A.,
   From R.C.S.S. Division VII to R.C.S.S. Division VIII, September 1st.
8. Mr. F. W. Minkler, B.A., B.Paed.,
   From Welland East to York (No. 7), September 1st.
9. Mr. J. R. Pickering, B.A., B.Paed.,
   From Hastings South to Ontario North, January 1st.
10. Mr. William Rogers, B.A., B.Paed.,
    From Simcoe West to Lambton (No. 3), September 1st.
11. Mr. T. J. Thompson, B.A., B.Paed.,
    From Frontenac North to Lambton (No. 2), February 1st.
12. Mr. E. R. Underhill, B.A.,
    From District Division XIV to Peel, September 1st.

V. EXCHANGES BETWEEN INSPECTORS AND NORMAL SCHOOL MASTERS, FOR ONE YEAR FROM SEPTEMBER 1ST, 1943:

Mr. L. W. Copp, B.A., B.Paed., Peterborough East, exchanged with Mr. F. B. Smitheram, B.A., of the Peterborough Normal School, September 1st.

Mr. L. L. Skuce, B.A., B.Paed., Halton, went to the Ottawa Normal School, beginning September 1st.

Mr. K. O. Birkin, M.A., B.Paed., Lennox & Hastings South, went to the Peterborough Normal School, beginning September 1st.

Mr. F. C. Biehl, B.A., B.Paed., returned to the Stratford Normal School and Mr. G. H. Dobrindt, B.A., returned to Waterloo (No. 1), September 1st.

Conclusion

Despite the difficulties of securing teachers for the schools, and the large amount of time devoted to Victory Loan, Junior Red Cross and Navy League campaigns, and to making an unusual number of surveys and reports, the inspectoral staff rendered excellent service and the work of the schools was kept at a high point of efficiency in the year 1944.

In further commendation of the work of the inspectors it may be stated that a research committee of the Ontario School Inspectors' Association produced in 1944 its first Year Book, a valuable study and contribution to educational progress in Ontario schools.

The campaign to improve and beautify school grounds, which has been carried on for some years by the Department of Education in co-operation with the Department of Agriculture, had noticeable and pleasing results during the year in many parts of rural Ontario.

The system of Travelling Libraries, carried on in many areas through the schools, gave a fine service.

A sincere expression of appreciation for their fine co-operation throughout the year, and for their contributions to this report, is tendered to colleagues and to members of other branches of the Department.

V. K. GREER,
Superintendent of Elementary Education.

Toronto, March 31st, 1945.

SECONDARY EDUCATION

I have the honour to submit herewith the reports of the High School Inspectors and the Director of Vocational Education for the school year 1943-44.

A. G. HOOPER,
Superintendent of Secondary Education.

July 18, 1945.

1. COLLEGIATE INSTITUTES HIGH SCHOOLS AND CONTINUATION SCHOOLS

The total enrolment of pupils in the Collegiate Institutes, High Schools, and Continuation Schools of Ontario in the school year 1943-44 was 74,512, a decrease of 2,455 from the enrolment in the preceding school year. The staffs of these schools in all numbered 3,261, an increase of five since 1942-43.

No new schools were established and one continuation school, that at Denbigh, was temporarily discontinued. On account of the war Boards undertook only necessary maintenance and repairs of school buildings and postponed plans to provide accommodation for General Shop Work and Home Economics or otherwise to add to the facilities of the schools.

In Simcoe County the whole of the Township of Flos was organized as a high school district and the Grade B continuation school which had been carried on at Elmvale in this township was raised to the status of a high school. In Kent County enlarged secondary school areas were established at Merlin and Tilbury and considerable study was given to the question of organizing the whole of this county into high school districts. In all three of these new high school districts the Boards have plans in mind for the improvement of the school accommodations and the enlargement of the programme of studies with special emphasis upon the teaching of Agriculture.

The courses of study, with three exceptions, remained the same as during the preceding school year. To the course in Upper School Trigonometry was added the Statics which was formerly part of the Physics Course, while the Physics course itself was extended and modernized. In the prescribed course in Upper School English Literature provision was made for teachers to select for study by their classes one from a list of nine plays of Shakespeare. The new course in Music for Grade XIII was offered for the first time and was studied for departmental credit by classes in four of the larger secondary schools. In the Upper School course in Modern History emphasis was placed upon the study of the conditions leading to the Second World War and a special booklet relating to this topic was prepared under the direction of the Department and issued to the schools. The instruction in Defence Training showed the benefit of the experience gained by the teachers since it was introduced the year before and in many of the schools arrangements were made whereby nearly all the members of the staff shared in the teaching of this course.

The Dominion-Provincial Scholarships, which had been provided to afford financial aid to pupils of proved ability and character who would otherwise be unable to complete their Upper School courses or to enter the normal schools or universities, were available for the first time at the close of the school year 1943-44. One hundred and eighty-seven of these scholarships were awarded and it may be expected that the educational opportunities which they have created will enable the recipients to make a fuller contribution to the future welfare of the country.

The manner in which both pupils and teachers in the secondary schools continued to carry on under the stress of wartime conditions was highly creditable. By the end of June, 1944, 650 teachers from the provincial secondary schools had joined the army, the navy, or the air force. During this school year, 1,377 Departmental certificates were issued under the provisions of Circular 27 to pupils who had enlisted for service in the armed forces. For the third successive school year pupils were allowed to leave school before the close of the spring term in order to assist in the production of food. Altogether 7,014 Departmental certificates were issued in accordance with Circular 27 to pupils who had rendered service to agriculture at a time when shortage of labour made particularly difficult the problem of maintaining a food supply sufficient for the added needs of wartime. In raising funds for the Red Cross Society, in salvage campaigns, and in the purchase of war savings certificates, the pupils upheld their very worthy record of the preceding war years.

During this school year Mr. A. G. Hooper, M.A., who had been a member of the high school inspection staff since 1930 and previously the supervising principal of the Windsor collegiate institutes, was appointed to the position of Superintendent of Secondary Education for Ontario.

Dr. A. J. Husband retired from his position as high school inspector in June, 1943. For many years he had rendered service of a very high order to this province as a teacher, as the principal of Brockville Collegiate Institute, and as inspector. His broad and thorough scholarship, his intimate knowledge of the problems of teaching and administration in the secondary schools, and his sincerity and sympathy in the discharge of his duties enabled him to make a far-reaching contribution to the welfare of the young people of this province.

Mr. G. E. Johnson, Specialist in Science and principal of the Welland High and Vocational School, and Mr. W. R. Stewart, Specialist in Modern Languages on the staff of the University of Toronto Schools, were appointed high school inspectors and assumed their duties in September, 1943. Their scholarship and special experience qualify them to render a valuable service to the secondary schools.

The inspectors feel that the conferences with members of Boards which they have had at nearly every visit of inspection have enabled them to be of added service to the schools. They have been glad to have these opportunities to discuss both matters of particular concern to the schools and questions of general educational importance. Among these have been the development of programmes of study that will permit schools to meet best the needs of all the pupils and to be of wider service to the whole community. The Boards have shown a growing interest in medical, dental and nursing services for secondary school pupils and in the educational guidance programme. There has also been an increased interest in agricultural instruction. The establishment of departments of agriculture in eighteen additional schools brought to thirty the number in which special emphasis is placed upon practical subjects in Grades IX and X.

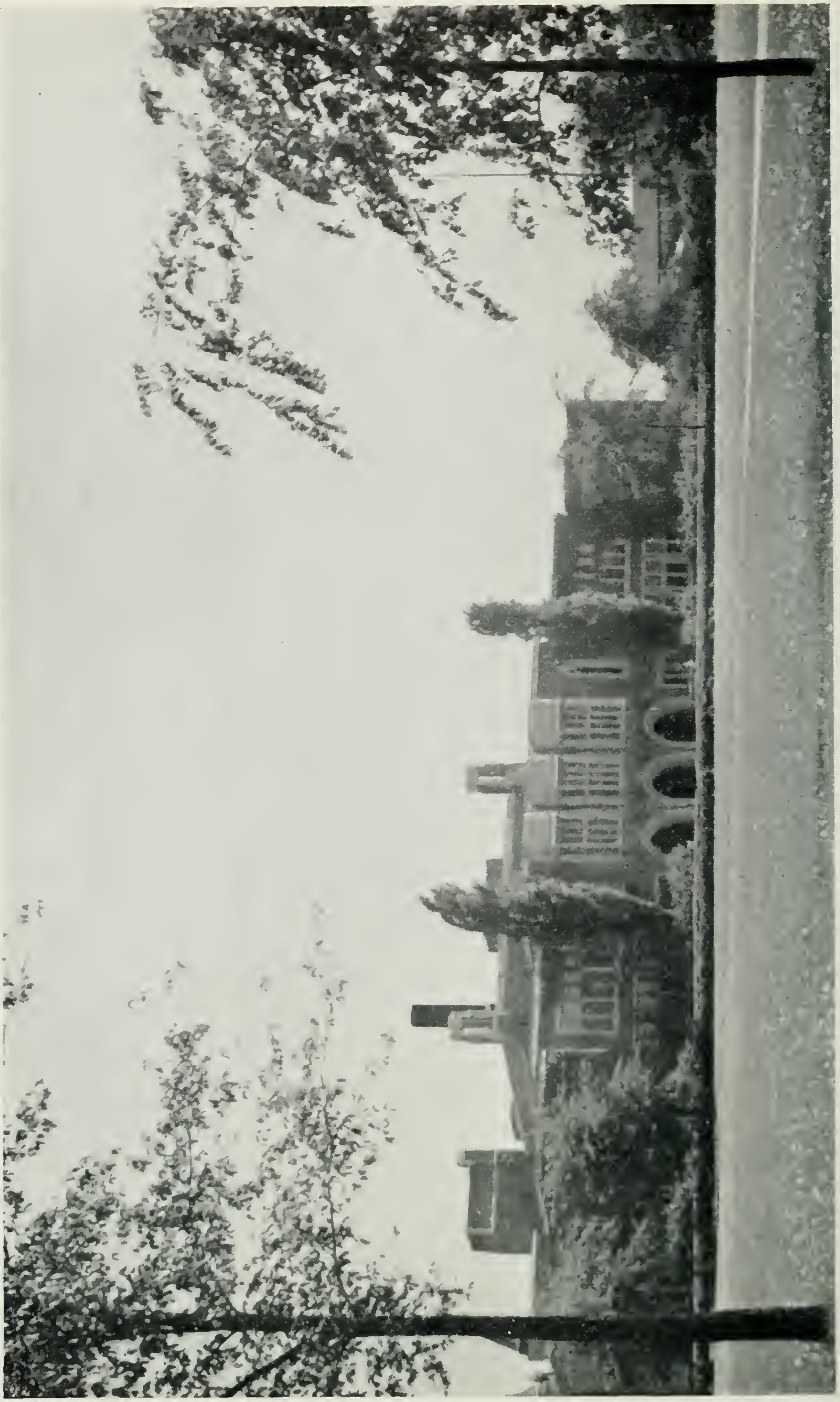
In some of the towns and cities conferences relating to their work are now arranged between the staffs of the secondary and the elementary schools. These have proved of definite value and it is desirable that the practice should be adopted more generally.

We should like to record our appreciation of the courtesy shown us by the elementary school inspectors who in these times of restricted motoring have frequently adjusted their plans so that we might accompany them when we wished to inspect schools in the smaller communities.

In order to help meet the growing shortage of teachers qualified for the secondary schools a short course of training leading to a Limited Interim High school Assistant's Certificate was given in the summer of 1943. In all 80 such certificates were granted and as a group these young teachers, most of whom had just graduated from the universities, have done work of creditable quality in the schools.

The war years have brought a cumulative strain for both the teachers and the pupils of the secondary schools. The teachers have met worthily the special responsibilities towards their pupils which fall upon them in these times. The pupils have shown by their steadfastness and sense of duty that they recognize the important part which they shortly must assume as members of our Canadian democracy.

R. W. ANGLIN,
W. A. JENNINGS,
S. D. RENDALL,
R. H. WALLACE,
G. L. GRAY,
T. KENNEDY,
C. W. ROBB,
H. LEMIEUX,
G. E. JOHNSON,
W. R. STEWART,
} *High School Inspectors.*



Hon. W. C. Kennedy Collegiate Institute, Windsor

2. VOCATIONAL SCHOOLS

Attendance

In general, a satisfactory standard of work has been maintained throughout the vocational schools during the past year despite the continuing drain on pupils and teachers by the demands of the Services and war industry. The hopeful rise in day school enrolment indicated by last year's statistics was unfortunately not sustained, enrolment declining from 29,889 in 1942-43 to 29,815 in 1943-44. It will be recalled that last year's report showed a slight increase in 1943 over the previous year's figures; but with this single exception, there has been a steady decline since the outbreak of war from a peak in 1939-40 of 36,502 pupils to 29,815 in 1943-44. The teacher situation has been similarly adversely affected, the number of day school teachers having been reduced from 1,684 in 1940-41 to 1,591 in 1943-44. In the evening classes, the picture is brighter. After declining from 35,000 to 28,000, registration has increased to 29,546, necessitating the employment of additional teachers. The number of schools decreased from 62 to 60. Haileybury School of Mines was closed and will possibly open next year as a provincial institute of mining; navigation classes in Collingwood were not reported. Comparative statistics are given below.

	1941-42	1942-43	1943-44
Number of Schools—Day	62	62	60
Number of Schools—Evening	50	49	45
Number of Pupils—Day	28,632	29,889	29,815
Number of Pupils—Evening	33,388	28,391	29,546
Number of Teachers—Day	1,614	1,614	1,591
Number of Teachers—Evening	1,043	943	957
Government Grants, Fiscal Year	$1,341,499	$1,308,637	$1,263,758
Net Municipal Expenditures, Previous Calendar Year	5,170,205	5,152,200	5,202,663

General

Although, where required, the vocational schools continue to co-operate with the federal authorities in the war programme, the necessity for training partially-skilled workers for industry is no longer pressing. The classes now in operation are chiefly for the purpose of preparing selected groups of war personnel for special duties; and the major activities of Canadian Vocational Training (formerly War Emergency Classes) have been directed to giving instruction and upgrading in plant schools and to providing training in foremanship duties.

Vocational schools are also being used to a small extent in the rehabilitation of ex-service men and women. It is expected that this feature will develop rapidly, as demobilization becomes general, by virtue of a proposed agreement to be entered into by the Dominion Government with each of the Provinces under the provisions of The Vocational Training Co-ordination Act, 1942.

Co-operation Between Boards and Staff

By regulation, the principal is made responsible to the Advisory Vocational Committee and the Department for the organization, management and control of the school under his charge. Co-operation of staff and principal is the key-note of the setup. The principal must seek advice of heads of departments respecting the development, maintenance and improvement of their departments. By means of committee-work and conferences, he is expected to secure co-ordination of plans and effort, with the aim of maintaining a high standard of teaching and the most satisfactory correlation of the subject matter of instruction.

Assistance is being given to the schools in organizing courses of study. Shop directors and other heads of departments are asked to co-operate with each other and to assist the principal in the general organization and management of the school. They have been made responsible, under the principal, for the organization of the departments over which they have control, for supervising the preparation of courses of study in each department, and for the preparation of the annual budget for supplies and equipment. An up-to-date inventory of shop and other equipment is required, and each director is held responsible for the maintenance of this equipment and the proper storage of tools and materials under his charge. Academic teachers and shop instructors are expected to co-operate in maintaining discipline and fostering a wholesome school spirit, and to prepare, in time for the annual inspection, an enlargement of the course of study being followed.

At all times the desirability of co-operation on the part of inspectors, principals and boards is emphasized, so that the board members may receive the necessary information to enable them to make effective the suggestions of the inspectors.

Trends in Commercial Education

One of the noticeable trends in Commercial High Schools and departments is the decided increase in Grade 12 enrolment. This upswing is due partly to the fact that supply and demand in office employment is approaching equilibrium, and partly to effective counselling by principals, guidance officers and teachers. If schools endeavour to adjust their curricula so as to adapt the courses to the varying abilities and interests of the pupils, a larger number of girls and boys will continue at school, and the enrolment in the senior grades will form a much larger percentage of those who enter the commercial course.

During the year there have been encouraging signs of closer co-ordination between the schools and business. Many commercial teachers were employed during the summer vacations and this contact with business has had an effect upon their courses and methods. Several schools have completed surveys of the work done by graduates who are now employed and reports of these have been published in educational journals. A thorough survey of commercial education in the City of Toronto was made by a joint committee of business men and educators and was made available to teachers in a report entitled "Education for Business".

In order to serve the needs of certain pupils who are not adapted to either secretarial or accountancy subjects, several schools are introducing a General Clerical course with emphasis upon typing, record-keeping, and machine work. Schools which have carried the course long enough to follow these pupils into employment are gratified with their success both in obtaining and holding office positions. The next few years will probably show the wisdom of specializing much smaller groups in the honour Secretarial and Accountancy courses, and of providing a more general pass course which will stress the clerical skills rather than the advanced work of the special subjects.

The Merchandising department of the Eastern High School of Commerce, Toronto, which had not been operating during the war years, has been reorganized with a promising class in Grade XI. The Department, in co-operation with the Distributive and Retail Trades, is encouraging merchandising courses and departments in the High Schools of Commerce and larger commercial departments.

Manual Training

The number of Manual Training and General Shop centres in Ontario is making it impossible for one person to inspect all the schools each year, and eventually consideration will need to be given to the appointment of another inspector. Generally speaking, the standard of student work is showing improvement in these classes. In spite of war conditions, General Shop work is expanding throughout the Ontario school system. Local inspectors have been urged to include the Manual Training centres in their tours of inspection, and this has done much to co-ordinate Manual Training with the other subjects of the curriculum. Due to scarcity of metals, it has been found necessary to increase instruction in woodwork and to introduce the extensive use of plastics. While it is always desirable, to explore new fields, it is definitely not the intention to abandon metal work entirely. The departmental inspector has made it a habit to meet with the various groups of Manual Training instructors on the occasion of his annual visits. This has had the desirable effect of helping to unify the work throughout the Province.

During the past year, the Manual Training Bulletin, which is published twice a year, has shown great improvement and is rendering a needed service in this field.

Home Economics

A growing interest in the subject of Home Economics is noted in the urgent appeals of school boards for direction in introducing the course into their schools. In spite of curtailment in necessary equipment and the difficulty of obtaining qualified teachers, an attempt is being made to meet these requests. Home Economics rooms which have been equipped in the last five years as general-purpose homemaking rooms have been so homelike in their arrangements and attractive in colour harmony that principals and school boards have been inspired to extend the principle of more attractive surroundings to classrooms and corridors.

The shortage of teachers has continued to be felt during the past year. This has been due partly to marriage of teachers, to enlistment in the armed services, and to the small number of Home Economics teachers in training. Large salaries offered in industry have greater appeal than the small salaries of teachers. However, it is gratifying to note than an increased number of young women are preparing to teach Home Economics. The supply may soon be sufficient to meet the demand.

The Home Economics staffs are to be commended for their work during the year. The standard of instruction and the contribution of teachers and pupils to the war effort have been exceedingly well maintained.

In the organization of Home Economics classes in schools, a feature which has been overlooked is the provision of some instruction for boys in nutrition, the preparation of food, selection and care of clothing, and family relations. Several very successful classes have shown the desirability of offering this type of instruction.

Improvement in the practice of good nutritional habits of school pupils is noted. Attention to this is being encouraged through instruction and more emphasis on the school lunch. In a number of schools either a complete noon lunch or a supplement to that brought from home is being provided.

Handicrafts

For some time public opinion has been expressed in favour of the provision of training in handicrafts in both urban and rural centres with the object of occupying the leisure time and perhaps supplementing the income of local residents. It is apparent that any programme of this kind which would result in developing Ontario crafts of a distinctive nature would be worthwhile. Efforts are being made to encourage boards to extend the activities of the schools to provide leadership for adults, particularly in evening classes, in this growing occupational field.

Classes are favoured in the preparation, dyeing, designing and manufacturing of textile fibres; the preparation, cutting, designing and fabrication of leather goods; the designing and construction of wood and metal articles; and any other occupational activity which might be considered under the heading of handicrafts.

The Vocational Regulations make provision for the extension of courses of this nature, and it is suggested that the High School Regulations be amended to permit boards to introduce such courses and to employ uncertificated persons under temporary permits for this special type of instruction. Any classroom, library, shop or laboratory would provide suitable accommodation; and additional equipment could be purchased for either high schools or vocational schools under the provisions of the proposed new grant scheme.

School boards and Advisory Vocational Committees are asked to give consideration to the needs of their respective school districts, and to make investigations with the object of learning what assistance may be given in this growing field of community service.

Part-time Training in Industry

As indicated in previous reports, industry is interested in the possibilities of training pupils in their plants concurrently with school attendance. In my last report, particulars were given of an experiment which is being tried in Toronto and Hamilton whereby one-half of a class of boys alternates during a given period between the school and certain plant shops. This method of training has shown considerable promise in the United States and is being watched with keen interest by both educationists and industrial management in this country. In my next report, I hope to be able to determine in some measure the potential value of the experiment and to make recommendations regarding the provision of wider facilities or otherwise as the situation may require.

Provincial Institute of Mining

Progress is being made in the acquirement of the Haileybury School of Mines for the purpose of establishing the first Provincially-owned technical institute in the Province. Plans are being evolved and regulations prepared to set up the necessary organization under the provisions of The Vocational Education Act. At present it is proposed that the facilities of the institute be made available to regularly enrolled residents of the community and also for discharged members of the armed forces provided a sufficient number to form a class apply for admission. Information to this effect has already been conveyed to the Federal authorities. It is proposed that the management and control of the Institute be in the hands of a board representing the Provincial departments of education and mining, with the assistance of an Advisory Committee composed of members representing every branch of the mining industry. It is hoped that this school, which is designed to provide instruction for foremen and technicians in the mining industry below University Engineering standards but in advance of the training given in existing vocational schools, will be the precursor of similar institutions offering courses in such projects as textiles, plastics, electronics, tool-and-die making, radiography, a variety of synthetics, industrial chemistry, printing and lithography, and other scientific and engineering studies which are bound to come into considerable prominence in post-war world trade and commerce.

The Training of Teachers

The dearth of teachers has made it increasingly necessary that additional teacher-training facilities be provided for the practical subjects of the curriculum. With the closing of hostilities, it is felt that a wide demand will arise for the extension of General Shop Work for boys and Home Economics for girls in many of the secondary schools of the Province. The plans recently approved for reopening the training college for technical teachers in Hamilton next fall to provide facilities for obtaining the vocational ordinary certificate and the Intermediate Manual Training certificate, together with summer courses to allow teachers to qualify for the Elementary Manual Training and Vocational Principals' certificates, will go far to remedy a situation which is now causing grave concern.

With the reopening of the college, an attempt will be made to re-organize the methods of training in such a manner that members of the provincial inspection staff will assist from time to time in the training programme. A co-operative plan, as between the schools and the training college, is envisaged whereby teachers-in-training will spend more time in practice teaching in different types of schools, and outstanding teachers within reach of the college will assume a greater responsibility in the scheme of teacher-training.

Equipment From Crown Industries

Efforts are being made to secure for the use of vocational schools some of the equipment of Crown industries which is no longer required for war purposes. The replacement of machines and bench-tool equipment placed at the disposal of the Federal Government for the training of war workers has become extremely necessary, and there would seem to be no good reason why schools should not be given a measure of priority in the acquirement of such equipment. Lists of usable items have been forwarded to Ottawa, but up to the present no satisfactory progress has been made in forwarding a plan that would enable schools to participate in the distribution of Federal War Assets without charge.

After-War Trends

In addition to the plans being made to co-operate with the Dominion Government in the rehabilitation of service personnel and persons discharged from war occupations, greater efforts will be necessary to provide training for the 95 per cent. of our elementary and secondary school population which, for various reasons, fails to reach higher institutions of learning. Instruction in citizenship must be ensured through the medium of Social Studies, Cadet work, and training in Physical and Health Education; trade apprenticeship must be extended; technological training must be expanded to meet the needs of a definitely scientific post-war world. School buildings and equipment should be utilized more freely to serve the community in which they are situated. It is obvious that in the new world that is shaping more and more time will be available for selfimprovement and recreation. This leisure will provide opportunity for adults and young people to take advantage of any programme which may be undertaken by the local educational authorities. The schools might well take the lead in providing study groups, handicraft classes and recreational facilities which would have the affect of enriching the lives of young and old alike.

F. S. RUTHERFORD,
Director of Vocational Education.

PROFESSIONAL TRAINING

Attendance at Training Schools

Normal School	Number of Students				
	1942-43	1943-44	1944-45		
	Total	Total	Men	Women	Total
Hamilton (First Class Certificate)	107	87	4	92	96
London (First)	122	101	7	96	103
North Bay (First)	62	50	2	51	53
Ottawa (First)	113	101	8	69	77
Peterborough (First)	87	81	11	64	75
Stratford (First)	111	87	11	64	75
Toronto (First)	219	221	30	140	170
Toronto (Primary Specialist)	11	8	....	19	19
University of Ottawa (First)	20	25	12	14	26
University of Ottawa (Second)	92	109	7	64	71
Total Normal Schools	934	882	92	673	765
Change from 1943-44	....	....	+37	−154	−117
Ontario College of Education (including Library and Home Economics)	169	127	35	131	166
Change from 1943-44	....	....	+6	+33	+39
Ontario Training College for Technical Teachers	....	....	18	4	22
Change from 1943-44	....	....	+18	+4	+22
Total all Training Schools	1,103	1,009	145	808	953
Change from 1944	....	....	+61	−117	−56

To meet the problem caused by wartime shortage of teachers:

(1) in 1940 and thereafter applicants were regularly admitted to Normal School on eight of the required nine Upper School papers. 641 have so entered during the past five years.

(2) in 1943 applicants were admitted on seven, and in 1944 on five Upper School papers on condition that if successful they would be granted Deferred First Class certificates until the additional Upper School papers had been completed. 205 have so entered during the past two years.

(3) in 1944 a First Year Normal School Summer Session of six weeks was established to which were admitted applicants holding at least full Middle School standing. 620 attended the London and Toronto centres of whom 572 were granted Deferred Second Class certificates valid for one year. Attendance at the Second Year Normal School Summer Session in 1945 or at a January to June session of the Normal School will enable the holder of a Deferred Second Class certificate to obtain a regular Interim Second Class certificate.

At the present time (Feb. 9th) 346 Letters of Permission have been issued to unqualified teachers of whom 222 had teacher training in other provinces or in earlier times. Last year at this time 589 Letters of Standing had been issued.

Medical Inspection of Training Schools

All applicants to Training Schools are required to undergo a medical examination before they are finally accepted. In 1937 seventeen applicants were rejected; in 1938 twenty-seven; in 1939 twenty-six; in 1940 thirteen; in 1941 seventeen; in 1942 eight; in 1943 nine; in 1944 fifteen. Applicants suffering from physical handicap of a less aggravated nature are permitted to enter on signing a waiver to claims for disability pension under the Teachers' and Inspectors' Superannuation. In 1939-40 two signed waivers; in 1940-41 seven; in 1941-42 thirty-eight; in 1942-43 forty-six; in 1943-44 fifty; in 1944-45 sixty.

Cost of Medical Inspection

Amount paid physicians for medical examinations—1,640×$4.00		$6,560.00
Amount paid hospitals and radiologists for X-ray films		570.25
Amount paid consultants obtained by the Medical Board		422.00
Amount paid nurses re medical examinations		278.03
Refund of fees to students excluded by the Medical Board		22.00
		$7,852.28
Less fees paid by students		3,291.00
		$4,561.28
This amount to be divided between:		
Ontario Government	$2,280.64	
Teachers' and Inspectors' Superannuation Commission	2,280.64	
	$4,561.28	

Practice Teaching—Normal Schools

In the Normal Schools practice teaching is carried on according to three methods: (1) Each student teaches a minimum of 20 lessons in graded and ungraded schools under competent and experienced critic teachers. The first five are prepared under supervision of the Normal School Masters in order that a reasonable degree of success may be obtained and confidence inspired. The remaining fifteen constitute the basis upon which the students' practice teaching is judged. (2) In the regular rural practice schools a student teacher takes charge of the whole school for one hour instead of teaching a single lesson to a single class. (3) During the latter half of the term students are assigned four weeks of continuous observation and practice teaching, two in rural schools and two in graded schools taking full charge of the school for half of each week under the supervision of the teacher.

The average cost of practice teaching per student is $80 per annum. This constitutes the major variable cost since it increases or decreases directly with the enrolment.

Exchange

In September, 1944, Mr. F. Smitheram, Master in the Peterborough Normal School, exchanged duties for one year with Mr. O. Birkin, Inspector, Lennox and Hastings South; Mr. F. C. Biehl, Master in the Stratford Normal School and Mr. G. H. Dobrindt, Inspector, Waterloo No. 1, returned to their respective duties after one year of exchange.

Changes in Staffs

In addition to those recorded above the following changes occurred on the staffs of the several Normal Schools of the Province:

H. G. Martyn, B.A., D.Paed., Principal of the Stratford Normal School retired August 31st, 1944. Dr. Martyn was born in Durham County where he received his early academic and professional training. After teaching in that vicinity for three years he graduated from the University of Toronto and the Ontario Normal College, Hamilton. Previous to his appointment to the staff of the Stratford Normal School in 1915 he served as master in Forest High School and as Head of the English Department in the Kitchener and Waterloo Collegiate. In 1934 he was appointed Acting Principal and in 1938 Principal of the Stratford Normal School. Dr. Martyn is the author of several treatises on English Grammar, one of which constituted his thesis for the degree of Doctor of Pedagogy.

T. E. Clarke, B.A., B.Paed., Master in the London Normal School retired in October, 1944. Mr. Clarke was born and received his early education in Toronto. After graduating as gold medalist from the Ottawa Normal School he taught in Manitoba and was appointed to Ottawa Public School staff in 1898. He graduated from Queen's University in 1906 and received the B.Paed. degree in 1908. After serving as principal of two Ottawa schools he was appointed to the staff of the London Normal School in 1918.

A. J. Madill, B.A., D.Paed., Master in the Peterborough Normal School retired August 31st, 1944. Dr. Madill was born in Pickering Township. He received his early academic education in the Springfield Public School and the Aylmer and Woodstock Collegiates and his professional training at the Ingersoll Model School and the Normal College, Hamilton. Later he graduated from McMaster and Toronto Universities. After teaching in the Secondary Schools of Paris, Orillia, Niagara Falls and Fort William he was appointed to the staff of the Peterborough Normal School in 1918. Dr. Madill is the author of "Nature Study", and "The History of Agricultural Education in Ontario".

A. L. Lakie, B.A., B.Paed., Master in the Ottawa Normal School was appointed to the High School Inspection staff, July 1, 1944. L. L. Skuce, B.A., B.Paed., Inspector, Halton, was transferred on exchange for one year to succeed Mr. Lakie.

Miss Dorothy Ryan, B.A., B.Paed., was appointed to the staff of the Ottawa Normal School September 1, 1944 in succession to Miss Clifford.

Mr. Leo Copp, B.A., B.Paed., Public School Inspector, Peterborough East, was appointed to the staff of the Peterborough Normal School September 1st, 1944, in succession to Dr. Madill.

On September 1, 1944, Lt.-Col. S. A. Watson, B.A., was appointed Principal of the Ottawa Normal School in succession to Mr. F. S. Rivers. Previous to his appointment Mr. Watson had served on the staff of the Toronto Normal School and as Public School Inspector for Simcoe South. He was associated with the late Thornton Mustard in the preparation of the Programme of Studies for Public and Separate Schools, is a veteran of the first World War and during the present war was second in command of Army Personnel.

On September 1, 1944, Flight-Lieutenant Henry Bowers, M.A., D.Paed., was appointed Principal of the Stratford Normal School in succession to Dr. Martyn. Previous to his appointment Dr. Bowers had served as Principal of Fergus High School, Master in the Ottawa Normal School, Principal of four Summer Courses in Education and before his present appointment was serving as Education Officer with the R.C.A.F. Dr. Bowers is author of the textbooks General Science I and II, which are widely used in Ontario and other provinces.

Survey

In 1941-42-43-44 inspectors of elementary schools throughout the Province were requested to report on the teaching efficiency of Normal school graduates during the first year of service. In 1944 they were also asked to report on the efficiency of 1940 graduates during the fourth year of service. Altogether 2,769 reports on first year experience and 265 on fourth year experience were received.

The body of the questionnaire form was identical with that of the cut with the addition of six grading columns headed respectively—Outstanding, Good, Average Plus, Average Minus, Poor, Bad. In summarizing returns each item on the questionnaire graded as outstanding was valued 3; graded as good, 2; as average plus, 1; as average minus, −1; as poor, −2; as bad, −3. The sum of the gradings on a sheet was taken to represent the relative efficiency of the teacher concerned. Of the 2,769 beginners 2,064 or 74.5 per cent. were graded plus; 32 or 1.2 per cent. neutral; 673 or 24.3 per cent. minus. Of the 265 fourth year teachers 227 or 85.6 per cent. had positive scores; 2 or .18 per cent. neutral, and 36 or 13.6 per cent. negative.

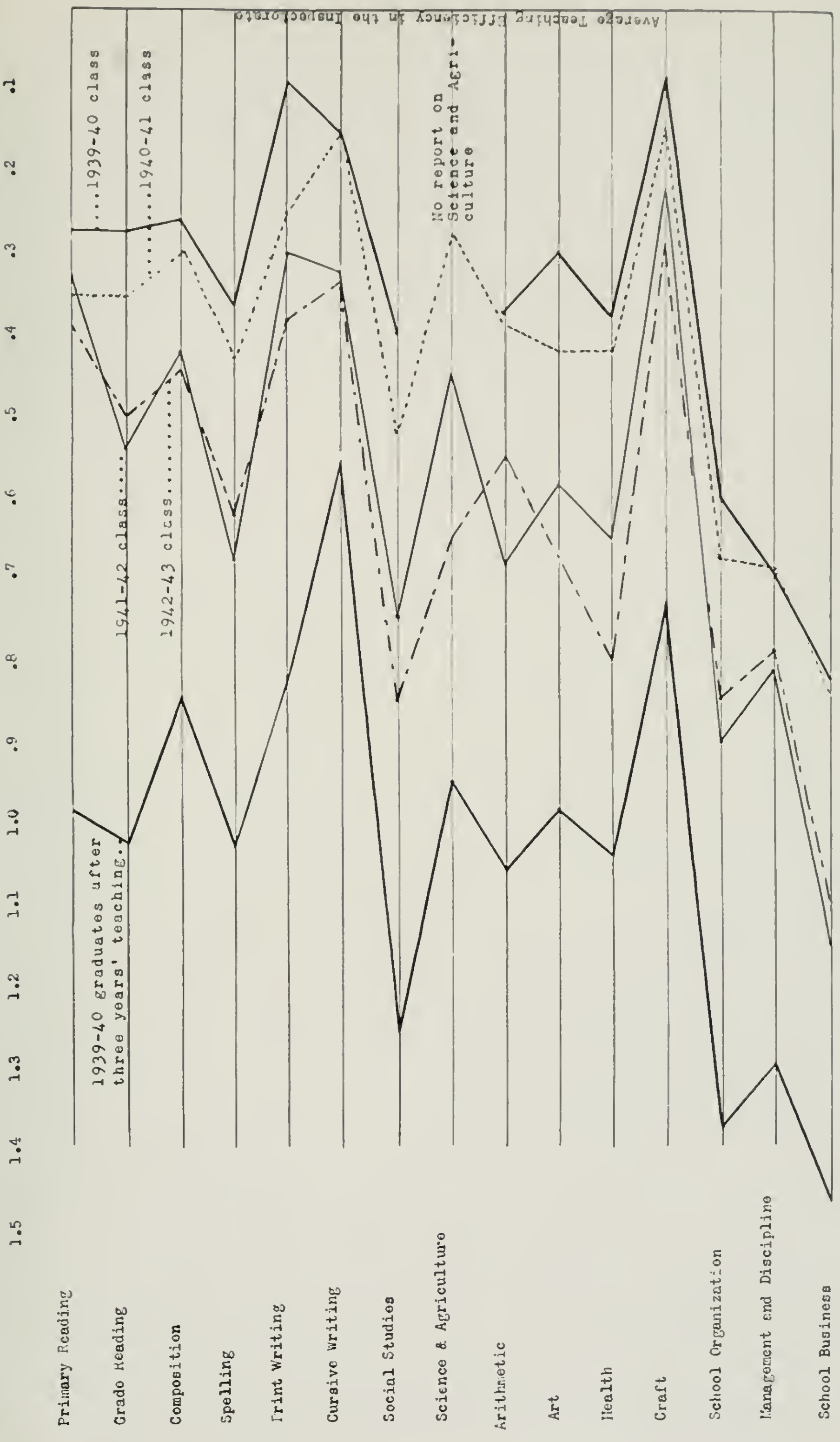
Each year graphs of the results were compiled. Scores for each item on the form were totalled for each school and again for all schools and divided by the numbers reported on respectively for that item, the number varying from item to item according to the grade or grades of which teachers had charge. The range of quotients so obtained is indicated by the decimal numbers at the top of the cut. Because of a slight change in the form of the questionnaire during the final two years it was found necessary in compiling the general four year graph to mathematically equate the findings of the first two years with those of the last two.

Numbers at the head of the table and distances among graphs do not purport to measure anything in mathematically defined units. Relative positions and spacings and more particularly the conformity existing among the five graphic profiles are significant.

Some years back the inability of Normal school graduates to handle and manage their schools was a matter of common criticism. The superior score obtained on the three managerial items is attributed to (i) the system of exchanging services between Normal school Masters and Inspectors, (ii) the four weeks of continuous observation and practice teaching in the field, (iii) the substitution in rural schools of the "hour in charge" for the single practice-teaching lesson, (iv) the study of school management from directed observations of actual situations rather than from a text or texts.

In all five graphs social studies are conspicuously and consistently represented as the best-taught course on the school programme. The repeated and practically consentient judgments of Inspectors throughout the Province cannot easily be ignored. In social studies more than in any other subject the teacher is free to select subject matter and to contrive method according to the real needs of the pupils and circumstances of the school rather than according to the rigid artificial requirements of text-books, examinations and scrappy information tests. Obviously teachers have responded to the trust. Slave-mindedness can only beget slave-mindedness. The keystone in any system of education for democracy must be the free assumption of responsibility by adequately trained teachers.

In 1939-40 the Otis Self-Administering Test of Mental Ability (Higher Examination, Form A) was given in all schools. The median I.Q. for all students


Average Teaching Efficiency in the Inspectorate
.1
.2
.3
.4
.5
.6
.7
.8
.9
1.0
1.1
1.2
1.3
1.4
1.5
....1939-40 class
....1940-41 class
1941-42 class....
1942-43 class....
1939-40 graduates after three years' teaching....
No report on Science and Agriculture
Primary Reading
Grade Reading
Composition
Spelling
Print Writing
Cursive Writing
Social Studies
Science & Agriculture
Arithmetic
Art
Health
Craft
School Organization
Management and Discipline
School Business

was 113. The Dominion Group Test of Intelligence (Advanced Form A) was used during the remaining three years. This gave median I.Q.'s of 110, 111 and 110 respectively. The Mathematical Ability Examination was administered during all four years and gave a constant median M.A.Q. of 111. Ruling out of consideration second class candidates of the University of Ottawa Normal School and certain candidates admitted to all schools on lower requirements of entrance during the years '40-'41, '41-'42 and '42-'43 both the median I.Q. and the median M.A.Q. of candidates regularly admitted to the First Class course is approximately 113.

Through the co-operation extended by Professors Long and Jackson, Department of Educational Research, Ontario College of Education, each year tables were calculated of correlations existing among the items: Intelligence Quotient, Mathematical Ability Quotient, Examination Mark, Practice-teaching Mark, and Teaching Efficiency during the first year (in case of graduates of 1939-40 also the Teaching Efficiency during the fourth year).

TABLE OF CORRELATIONS OF 1942-43 GRADUATES FROM ALL SCHOOLS.

	I.Q.	M.A.Q.	P.T.	E.M.	T.E.
I.Q.	....	.4908	.2029	.4626	.0221
M.A.Q.	.4908	....	.0667	.2858	−.0208
P.T.	.2029	.0667	....	.4962	.2639
E.M.	.4626	.2858	.4962	....	.1353
T.E.	.0221	−.0208	.2639	.1353	....

I.Q. quartiles 132 — 116 — 110 — 106 — 91
M.A.Q. quartiles 147 — 120 — 111 — 101 — 71

RESUME OF CORRELATIONS WITH TEACHING EFFICIENCY OF 1ST AND 4TH YEAR.

	1939-40	1940-41	1941-42	1942-43	1939-40 (4th year)
I.Q.	−.036	−.033	.004	.022	.01
M.A.Q.	−.055	−.030	−.032	−.020	.11
P.T.	.178	.192	.220	.263	.18
E.M.	.152	.150	.181	.135	.12
T.E. (1st year)	....	....	....	....	.18

Normal School students as a body are a highly selected group with intelligence quotients ranging closely about a median of 113. Within that narrow band, however, intelligence would not appear to be a major factor of success either in the school or in the field, either during the first year of teaching or during the fourth. The following suggestions have been advanced to account for this lack of correlation: (i) since bright and mediocre students are alike required to spend five years in completing the secondary school course, the more highly intelligent pupils because of the easy load placed upon them fail to develop good work habits. In this respect it is noted that a pupil with an I.Q. of 130 has a higher mental age on entering secondary school than a pupil with an I.Q. of 100 has on leaving, (ii) all pupils but particularly bright students in both secondary and normal schools are over-conditioned to book-learning and word-thinking and on graduation find themselves powerless to deal with real situations or to make sound judgments on factual evidence, (iii) the profession of teaching as currently practised does not make high demand on initiative and intelligence. Teachers bridled by rigid programmes and bitted by mechanized tests find little use for their heads. Mathematical ability shows little correlation with success in the normal school or in the field until the fourth year of teaching.

The steady improvement in the prognostic reliability of practice-teaching evaluations may be ascribed to the greater attention being paid from year to year to the essentials rather than to the superficialities of teaching and to the ability of students to manage as well as to instruct classes. While the correlation of practice-teaching with success in the field is lower than one would wish, it must be remembered that the mathematics of correlation are exceedingly rigorous, demanding a strict accountancy of each individual. Viewed in larger perspective the results are more heartening. The following table summarizes the results of the first three surveys:

Practice-teaching Mark	Positive Score in Teaching Efficiency
700 or over	89 per cent.
650 – 699	73 per cent.
600 – 649	44 per cent.

Of 21 failures reported in the 1941-42 survey as teaching on Letters of Standing 19 had negative and usually very low scores, one a slight and one a definite positive score. In connection with this difficult problem of prognostication it is interesting to note that the correlation of the normal school practice-teaching mark with teaching efficiency during the fourth year (.18) is exactly the same as the correlation of the inspectors' valuation during the first year with their valuation during the fourth. All of which goes to show that the training of an efficient teacher is a prolonged affair in which the normal school is but an intermediate step.

The results of these surveys also have a bearing on the question of teacher selection. The records of the normal schools go to show that each year students enter who are regarded at first as exceedingly poor prospects but who by dint of earnest application attain creditable standing by the end of the session and are usually graded as successful during their first year of teaching experience. In no educational year is change and maturation of personality so marked as in a normal school. There exists weighty evidence to the effect that any young man or woman who is reasonably intelligent, reasonably cultured, reasonably social-minded and sufficiently healthy mentally and physically to pass the medical examination can succeed as a teacher if whole-hearted interest is devoted to the work. The present entrance requirements of standing in nine Grade XIII papers and a successful medical examination constitutes a fairly effective screen. The candidates who entered on the wartime requirement of eight instead of nine Grade XIII papers have been about 10 per cent. less successful in normal school and about the same per cent. less successful in the field than those who had completed the full entrance requirements. The distinction is yet more marked in case of seven-paper entrants. If a Normal school staff after a year of careful observation and an inspector in his visits during a teacher's first year are unable to forecast with any marked degree of reliability the success of a teacher during the fourth year it is to be hoped that in this democratic nation no young man or woman strongly ambitious to become a teacher and who proves his fitness in open competition will find himself debarred by reason of any dictatorial, specious, but unproven, method of selection.

The influence of no other educational year is more humanizing and maturing in its effect than that of the normal school. Even though a graduate chooses to follow another vocation he has received a training for parenthood, social understanding and the assumption of responsibility which will always stand him in good stead. The granting of credit for normal school training by the universities would seem but just and fair and would go far to relieve the tensions due to oversupply and shortage of teachers.

The Normal schools of the Province have been furnished from year to year with the reports on their students from the inspectors and with summaries of findings and have benefited largely and in many ways from these surveys. Appreciation is expressed to the Public and Separate School Inspectors and to Professors Long and Jackson whose generous co-operation has made this study possible.

H. E. AMOSS,
Director of Professional Training.

Toronto, June 21st, 1945.

SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS

Teachers' Training and Qualifications

In 1943-44 there were 133 teachers-in-training at the University of Ottawa Normal School, 27 of whom were enrolled in the First Class course, and 106 in the Second Class course. As a result of the term and final examinations 25 students were awarded First Class certificates, and 100 obtained Second Class certificates.

The following table shows the number and percentage of Ontario French-speaking elementary school teachers holding First or Second Class certificates in November, 1944, and the progress made in this regard since 1929:—

	1929	1939	1941	1942	1943	1944
Total number of French-speaking teachers in Elementary Schools................	1,087	1,390	1,438	1,441	1,448	1,484
Number of above teachers holding I or II Class certificates....................	273	1,271	1,307	1,274	1,272	1,297
Percentage of French-speaking teachers holding I or II Class certificates...........	25.11	91.43	90.89	88.41	87.85	87.39

The slight decrease since 1941 in the percentage of First and Second Class certificated teachers is due to the abnormal situation caused by the war.

Approximately 150 new teachers are required each year to replenish the teaching staffs. Although the number of Normal School graduates has fallen short of these requirements for the past three or four years, it is confidently expected that, with the ever larger number of French-speaking students reaching the higher grades of the secondary schools and the increasing teachers' salaries, there will soon be an adequate enrolment of teachers-in-training at the University of Ottawa Normal School.

Secondary School Classes

In the following table are shown the enrolment totals of French-speaking students in the secondary schools of the provincial system for the period 1938-1944:—

Year	Grade					
	IX	X	XI	XII	XIII	Total
1938........................	327	182	155	143	32	839
1939........................	392	235	203	130	67	1,027
1940........................	440	310	172	132	48	1,102
1941........................	584	336	178	119	32	1,249
1942........................	531	336	189	101	30	1,187
1943........................	516	312	205	114	22	1,169
1944........................	644	384	215	142	33	1,418

The following table shows the number of French-speaking students enrolled in December, 1944, in the advanced French courses of Collegiate Institutes, High, Continuation, and Vocational Schools under the supervision of the Department of Education:—

SCHOOL	GRADE					
	IX	X	XI	XII	XIII	Total
Alexandria High	23	7	4	3	1	38
Cornwall Collegiate and Vocational	86	34	14	6	....	140
Embrun High	33	20	12	12	....	77
Espanola Continuation	7	6	1	....	....	14
Hawkesbury High (for Fr.-sp. pupils)	45	36	28	16	....	125
Hearst High	5	6	3	2	....	16
Iroquois Falls High	21	7	10	....	....	38
Kapuskasing High	24	13	9	4	....	50
Kirkland Lake Collegiate and Vocational	27	17	1	....	....	45
Lafontaine Continuation	12	13	7	3	....	35
Mattawa High	11	8	6	3	....	28
Ottawa Technical	41	40	28	24	....	133
Paincourt Continuation	13	5	1	3	....	22
Penetanguishene High	21	14	6	6	....	47
Plantagenet High	21	26	13	12	6	78
Rockland High	20	15	9	8	4	56
Smooth Rock Falls Continuation	6	4	4	4	....	18
Sturgeon Falls High	42	30	22	16	7	117
Sudbury High and Technical	68	35	17	8	7	135
Tilbury High	8	6	....	1	1	16
Timmins High and Vocational	97	35	11	11	5	159
Vankleek Hill Collegiate	13	7	9	....	2	31
Totals	644	384	215	142	33	1,418

NOTE:—The absence of students in the higher grades of some of the above schools is due to the fact that the advanced French courses were recently established in these schools.

There are, besides the 1,418 students reported above, some 3,200 Ontario French-speaking students who are pursuing their studies in the Grade IX and Grade X classes of the elementary schools, Table No. 6 (A) (i), page 151, of this report, and in private schools. Some of the latter are inspected by the Department of Education for the purpose of accepting, or not accepting, the teachers' recommendations in respect to pupils who are candidates for the Secondary School Graduation Diploma.

The following are excerpts taken from a report on the advanced French classes of the secondary schools submitted by Mr. Henri Lemieux, B.A., B.Paed., High School Inspector:—

> "All of the advanced French classes, which are conducted in twenty-two of the secondary schools of Ontario, were inspected during the year and several of them were visited a second time toward the end of the school year.
>
> In September, 1944, advanced French classes were introduced in the Lafontaine Continuation School and in the Iroquois Falls High School. These classes will fulfil a long-felt need and will be a distinct advantage to the French-speaking pupils of those communities. The new classes were visited early in the year and were found to be operating quite satisfactorily.
>
> As indicated in the preceding table, the total enrolment in the advanced French classes in December, 1944, was 1,418, distributed in the different grades as follows: 644 in Grade IX, 384 in Grade X, 215 in Grade XI, 142 in Grade XII, and 33 in Grade XIII. This represents an increase of 249 over the previous year. The largest increase occurred in Grade IX where the enrolment jumped from 516 last year to 644 this year. This is an encouraging sign which holds good promise of a larger enrolment in the other grades in succeeding years. It will be noticed that there is a rather large drop in enrolment from grade to grade. This is due partly to the fact that in certain schools the pupils, after Grade X, pass on to the Vocational or Commercial classes in which advanced French is

not taught, partly to the fact that in certain other schools the advanced French courses were recently established, and partly to the fact that some pupils leave school when they reach the age of 16. Constant efforts are being made to improve this situation and to convince both pupils and parents of the importance of complete secondary studies.

The work of the advanced French classes is proceeding satisfactorily. The standards of achievement and proficiency in advanced French are not yet of a sufficiently uniform character in the different schools throughout the Province. This is a goal which is gradually being attained through the use of adapted and more uniform methods of teaching. The need for a greater degree of uniformity in standards is felt more perhaps in the teaching of French Composition. The ability of the pupils to express their thoughts effectively and correctly in written form varies considerably from school to school. This matter is given close attention and means are being taken to obtain gradual and steady improvement.

Several of the school libraries contain a sufficient number of French books suited for the needs of the French-speaking students in supplementary and general reading. A number of libraries, however, do not yet contain an adequate number of such books although much progress has been made in that line in the past few years."

Elementary Schools

Age-Grade Distribution of Pupils

The tables on pp. 151-159, present a compilation of the French-speaking School Inspectors' Annual Age-Grade Reports for May, 1944.

Grade-Enrolment of Pupils in Elementary Schools

The following comparative table, for the years 1938, 1942, 1943, and 1944, shows the marked progress which has been achieved, during the period under review, in the grade-enrolment distribution of French-speaking pupils in all elementary schools:—

Separate and Public Schools

Grade	1938		1942		1943		1944	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I	11,216	23.66	7,648	17.39	7,375	17.22	7,540	17.13
II	6,992	14.75	6,245	14.20	6,200	14.47	6,056	13.76
III	4,974	10.49	5,979	13.59	5,831	13.61	6,026	13.69
IV	5,548	11.71	5,842	13.28	5,514	12.88	5,678	12.90
V	5,828	12.30	5,275	11.99	5,292	12.36	5,104	11.59
VI	4,775	10.07	4,528	10.30	4,607	10.76	4,783	10.86
VII	3,764	7.95	3,747	8.52	3,560	8.31	3,837	8.71
VIII	2,913	6.15	3,191	7.25	3,112	7.27	3,315	7.53
IX	727	1.52	795	1.81	768	1.79	921	2.09
X	443	.93	471	1.07	398	.93	577	1.31
Auxiliary	217	.46	265	.60	171	.40	191	.43
Totals	47,397	100.00	43,986	100.00	42,828	100.00	44,028	100.00

NOTE:—The grade-enrolment for the year 1938 comprises some English-speaking sections of mixed schools in Northern Ontario which, prior to 1942, were included in the French-speaking Inspectors' Annual Age-Grade Reports.

A study of the above statistics reveals that: (1) The downward trend, which has prevailed for the last few years in the school enrolment, appears to have reached its lowest point in 1943; (2) The increase of 1,200 pupils, in the 1944 total enrolment over that of 1943, is due chiefly to the retention of a larger number of pupils in the higher grades of the elementary schools; (3) The percentage of enrolment in the Grade VIII classes has increased from 6.15, in 1938, to 7.53, in 1944.

A Serious Problem

Although creditable results have been achieved in recent years, through the relentless effort of French-speaking teachers and inspectors, in bringing about a more normal promotion of the pupils from grade to grade and in persuading a larger number of boys and girls to complete the elementary school course, it is evident from the figures given below that much progress remains to be made in that regard.

Enrolment of Boys and Girls in Grade I and Grade VIII Classes, May, 1944.

	Grade I		Grade VIII			
	Boys	Girls	Boys		Girls	
			Number	Per cent	Number	Per cent
Rural Schools	1,782	1,522	567	31.82	770	50.59
Urban Schools	2,219	2,017	923	41.59	1,055	52.31
All Schools	4,001	3,539	1,490	37.24	1,825	51.57

Note 1:—The percentages given above show the relation between Grade I and Grade VIII enrolments.

Note 2:—These figures are taken from Table No. 6 (A) (ii) and (iii), pp. 152 and 153 of this report.

Thus, it is shown that, out of 4,001 boys enrolled in the Grade I classes of rural and urban schools, only 1,490, or 37.24 per cent., are found in the Grade VIII classes. The loss is the greatest in the rural schools, where the Grade VIII enrolment is only 31.82 per cent. of the Grade I enrolment. Although the girls are completing the elementary school course in a relatively larger number than the boys, it is shown, however, that nearly half of those who begin school do not reach the Grade VIII level.

It may be argued, of course, that in order to derive exact conclusions in a study of this kind the 1937 enrolment figures for the Grade I classes should be compared to those of 1944 for the Grade VIII classes. This is impossible, however, because the 1937 figures as well as those for 1938 do not give the actual Grade I enrolment, due to the large number of repeaters who were found at that time in the Grade I classes. It was seen in a preceding table, on page 41, that the Grade I enrolment for the year 1938 was 11,216 pupils. Obviously, this number of pupils which included some 4,000 repeaters cannot be used as a basis. The 1944 enrolment of 7,540 pupils in Grade I classes appears quite normal and serves as a fairer basis for these calculations.

The French-speaking inspectors and Normal School masters, with whom this problem was discussed during the year, were asked to draw it to the attention of their teachers and pupils. A concerted effort is being made by all concerned to determine the main causes of this fast dropping enrolment in the senior grades of the elementary school and to find adequate means of remedying the situation. This is particularly urgent in the case of the boys attending rural schools. While home conditions and the need of help on the farm may account in some measure for early retirements from school, it may be found also that the present programme of studies and the school atmosphere as a whole should be modified to some extent in order to retain the boys' interest in school work. It is hoped that marked progress will be achieved in this connection in rural and urban schools within the next few years.

TABLE No. 1

ANALYSIS OF AGE-GRADE DISTRIBUTION IN RELATION TO IDEAL AGE-SPREAD IN ELEMENTARY RURAL AND URBAN SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS, SCHOOL YEAR 1943-44

(A) Separate and Public Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I	292	3.87	6,673	88.50	575	7.63
II	199	3.29	5,123	84.59	734	12.12
III	96	1.59	4,881	81.00	1,049	17.41
IV	167	2.91	4,354	76.68	1,157	20.38
V	193	3.78	3,900	76.41	1,011	19.81
VI	214	4.47	3,638	76.06	931	19.47
VII	229	5.97	3,110	81.06	498	12.97
VIII	299	9.02	2,735	82.50	281	8.48
IX	124	13.47	757	82.19	40	4.34
X	120	20.80	437	75.74	20	3.46
Totals	1,933	4.41	35,608	81.23	6,296	14.36

NOTE:—The 191 pupils enrolled in Auxiliary Classes are not included in the above table.

(B) Separate Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I	267	3.91	6,073	88.84	496	7.25
II	130	2.38	4,689	85.69	653	11.93
III	88	1.59	4,487	81.26	947	17.15
IV	143	2.77	3,984	77.23	1,032	20.00
V	176	3.72	3,612	76.27	948	20.01
VI	184	4.14	3,360	75.54	904	20.32
VII	197	5.52	2,886	80.91	484	13.57
VIII	271	8.76	2,557	82.64	266	8.60
IX	123	13.59	742	81.99	40	4.42
X	120	20.91	434	75.61	20	3.48
Totals	1,699	4.21	32,824	81.44	5,790	14.35

NOTE:—The 191 pupils enrolled in Auxiliary Classes are not included in the above table.

(C) Public Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I	25	3.55	600	85.23	79	11.22
II	69	11.82	434	74.31	81	13.87
III	8	1.59	394	78.17	102	20.24
IV	24	4.62	370	71.29	125	24.09
V	17	4.62	288	78.26	63	17.12
VI	30	8.96	278	82.98	27	8.06
VII	32	11.85	224	82.96	14	5.19
VIII	28	12.67	178	80.54	15	6.79
IX	1	6.25	15	93.75	....	....
X	....	....	3	100.00	....	....
Totals	234	6.64	2,784	79.00	506	14.36

TABLE No. 2

GRADE-ENROLMENT DISTRIBUTION IN ELEMENTARY SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS, SCHOOL YEAR 1943-44

(A) Separate and Public Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV	10,515	60.45	14,785	55.52	25,300	57.46
V-VIII	6,433	36.98	10,606	39.82	17,039	38.70
IX-X	448	2.57	1,050	3.94	1,498	3.40
Auxiliary	....	....	191	.72	191	.44

(B) Separate Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV	8,814	59.53	14,175	55.16	22,989	56.76
V-VIII	5,557	37.53	10,288	40.04	15,845	39.12
IX-X	436	2.94	1,043	4.06	1,479	3.65
Auxiliary	....	....	191	.74	191	.47

(C) Public Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV	1,701	65.70	610	65.24	2,311	65.58
V-VIII	876	33.83	318	34.01	1,194	33.88
IX-X	12	.47	7	.75	19	.54
Auxiliary	....	....	....	....	....	....

The following comparative table shows the grade-enrolment distribution of French-speaking pupils in separate and public schools for the years 1939, 1941, 1943 and 1944.

Separate and Public Schools

	1939		1941		1943		1944	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I-IV	29,098	59.00	29,089	57.84	24,921	58.19	25,300	57.46
V-VIII	18,473	37.46	19,435	38.64	16,571	38.69	17,039	38.70
IX-X	1,480	3.00	1,520	3.02	1,165	2.72	1,498	3.40
Auxiliary	268	.54	252	.50	171	.40	191	.44

Pupils' Proficiency in French and English

In this section of the Minister's Report for the year 1937, the following words were written:

> "The importance of a careful and systematic training of the children in the use of their mother-tongue by means of frequent and well selected oral and written exercises cannot be stressed too strongly throughout the elementary school course and more particularly in the lower grades of the school. Progress in the other subjects of study depends largely upon the pupils' proficiency in speaking, reading, and writing their mother-tongue clearly and accurately."

New books in French, albeit few in number because of war conditions, were since authorized or recommended for use in schools attended by French-speaking pupils. Other text-books were thoroughly revised. A more natural approach to French primary reading by means of appropriate oral language exercises, and the holding of a province-wide annual contest in the schools gave rise to a striking advance in the pupils' attainments in their mother-tongue. In brief, marked progress was made in French. As was expected and desired, a corresponding improvement in oral and written English was also observed from year to year in a large majority of the schools attended by French-speaking pupils. The few remaining exceptions will no doubt disappear with the employment of properly qualified teachers as soon as these are available for all the schools.

That there has been substantial progress made in English, not only in areas of mixed English-speaking and French-speaking population, but also in purely French-speaking communities of Ontario is evident from the examination results and the regular reports received from the inspectors. The following excerpts are indicative of the advance made. One inspector in Northern Ontario writes:

> "In the course of the past six months the standing of the pupils in the various school subjects has been ascertained by means of a variety of oral and written tests. I have given those tests myself to gauge the pupils' proficiency in both oral and written English particularly. Those tests took different forms: English conversation (names of familiar objects, actions, qualities and a few relational words) in Grade II; reading in Grade III; reading in Grades IV and V accompanied by oral tests in comprehension; oral and written tests in composition and written tests in spelling in the senior grades along with written tests in comprehension. This was the basis adopted by the Committee of Enquiry in 1925-27.
>
> The urban schools are still ranking among the best of my inspectorate, but, where in 1927 not a single rural school of this area was singled out as doing better than average work in English, the year 1944 witnesses gratifying results indeed in the very great majority of the rural schools of my inspectorate.
>
> The regular gradation in the transition from French to English as the pupils advance in the classes is well applied and results in natural transition from the known to the unknown. Better preparation in the junior grades leads to a wider scope of knowledge, vocabulary, etc., in the mother-tongue, and, from there, to English in all its aspects. The holding of regional teachers' meetings where model lessons in English are given by French-speaking teachers to French-speaking pupils is by no means a negligible incentive."

An inspector located in Eastern Ontario reports as follows on one of his schools:

> "This school is located in an entirely French-speaking area where the pupils have no contact with English-speaking people. The standard of proficiency in the French subjects is satisfactory. The pupils are trained in good speech habits in their mother-tongue. This year the pupils show a better comprehension of English; they express themselves more fluently in complete sentences and they possess a larger vocabulary. This progress in English may be attributed to a good training in the lower grades in the use of the pupils' mother-tongue and to a systematic teaching of English conversation."

Another inspector from the Ottawa Valley states:

> "Despite the many exigencies to which all schools have been subjected during these war years, the progress made in both the French and English language subjects has, on the whole, been most satisfactory.
>
> The greater emphasis that is now being placed on French conversation and oral expression in the primary grades has not only paved the way to more rapid progress in intelligent reading in the immediately successive grades, but it also has served to prepare these younger children to a more natural and enjoyable approach to English conversation in the next higher grades.
>
> "Evidence of such improvement in both the English and French language subjects is noted in practically all schools. It is particularly visible, however, in those schools where there has been a fair permanency in the teaching staff. . . ."

There is no desire, of course, to create the impression that perfection has been reached in the educational development of schools attended by French-speaking pupils. While there is still room for improvement, it seems only fair to pay a tribute at this time, both as a commendation and an incentive, to the French-speaking teachers and inspectors for the successful effort which they have made generally throughout the province to advance the pupils' proficiency in the languages and in the other subjects of study.

Provincial Contest

ELEMENTARY SCHOOL SECTION

The finals of the seventh annual provincial contest among the Grade VIII French-speaking pupils were held in Ottawa on April 13th, 1944. After winning preliminary tests in their own schools and inspectorates, twenty-four contestants—one boy and one girl from each of the twelve French-speaking inspectorates—took part in this final competition. The four provincial winners, the first two of whom were awarded secondary school scholarships by L'Association canadienne-française d'Education d'Ontario, were as follows:—

1st boy: Fernand Labelle, 14, St. Joseph School, Sturgeon Falls;

1st girl: Micheline DesRoches, 12, St. Pierre School, Ottawa;

2nd boy: Guy Gougeon, 12, St. Jean-Baptiste School, Ottawa;

2nd girl: Rachel Piché, 12, St. Charles School, Timmins.

SECONDARY SCHOOL SECTION

The second province-wide contest among the Grade XII and Grade XIII French-speaking students was held during the year. Preliminary contests were held in four regional centres and were followed by a final competition in Ottawa at the same time as the elementary school contest, on April 13th. The two provincial winners, who were also awarded valuable scholarships by L'Association canadienne-française d'Education d'Ontario, were the following:—

Rolland Lavigne, 17, Rockland High School;

Pauline Demers, 17, Notre-Dame du Rosaire Convent, Ottawa.

Correspondence Courses

In June, 1944, ended the second school year in which correspondence courses for French-speaking children of Ontario were given by the Department of Education. Thus far, the lessons for pupils of Grade I and Grade II only were available.

In September, 1944, the courses for French speaking pupils of Grade III and Grade IV were added and the enrolment during the school year 1944-45 was 266 pupils, divided as follows: Grade I, 84; Grade II, 95; Grade III, 47; Grade IV, 40. A second French-speaking teacher, Miss Marie-Anne Caron, was appointed to the Correspondence School staff.

The lessons for pupils of Grade V and Grade VI, which have been prepared by Inspector Adélard Gascon, M.A., B.Paed., will be ready for distribution in September, 1945.

It is evident from the reports received that this service is highly appreciated by the French-speaking population of Ontario. Besides rendering invaluable service to a large number of isolated families and to sick or crippled children, who, otherwise, would lack schooling facilities, the development of these correspondence courses will prove of great value in revising the programme of studies and in helping to prepare the necessary text-books for elementary schools attended by French-speaking pupils.

"L'Association de l'Enseignement Français de l'Ontario"

The provincial association of French-speaking teachers and inspectors held its fifth annual convention in Ottawa, on April 13th and 14th, 1944. Dr. J.-Ovide Proulx, principal of Rockland High School, was elected president for the year 1944-45.

"L'Ecole ontarienne", the Association's school magazine, presented in its three regular issues of the year a variety of interesting articles on the theory and practice of pedagogy.

In June, 1944, l'Association de l'Enseignement Français de l'Ontario was incorporated into the newly-formed Ontario Teachers' Federation.

Establishing a French Basic Vocabulary

At the annual conference of French-speaking inspectors and Normal School masters, held in the spring of 1944, it was decided to assemble and rate approximately 5,000 French words which would be considered essential, or at least useful, to a Grade VIII French-speaking pupil. This basic list of French words, once properly classified for the various grades of the elementary school, could serve as material for the French readers, spellers, composition books, etc., which might be developed for schools attended by French-speaking pupils.

The group was divided into eleven committees, and each committee requested the assistance of grade teachers to examine approximately 100 pages of "Le Petit Larousse Illustré". The selection of words was made by the opinions technique. All the words selected were classified into three categories, under the headings of *Classes primaires, classes moyennes, classes supérieures,* to show that they are appropriate for use in one of these three units of the elementary school.

To date this first part of the work has been completed. It is proposed now to have the whole list of words scrutinized anew by a committee of experienced teachers, who will also examine it in the light of similar word lists which have been developed in France and in Belgium.

Due to the fact that this project is breaking new ground in Ontario French education, it is felt that sufficient time and attention should be devoted to it in order that the results may be accurate and valuable. Normal School masters, inspectors and teachers are to be highly commended for their splendid collaboration. It is confidently expected that all concerned will feel richly rewarded when the proposed French basic vocabulary will be available for classroom work and for the preparation of text-books.

ROBERT GAUTHIER,
Director of French Instruction.

Toronto, July 7th, 1945.

AGRICULTURAL CLASSES

Elementary Schools

Reports for the school year ending June 30th, 1944, were received from 3,210 schools of which 482 were urban. Grants as a refund of expenditure were claimed by 2,637 schools as compared with 2,596 last year. School gardens were reported from 1,110 schools as compared with 871 last year. These facts indicate that interest in agricultural instruction is being well maintained in most inspectorates. However, it is evident when figures for 1937 are considered that there has been a marked decrease in the number of schools reporting, in the number of school gardens, and in the number of certificated teachers.

Changes in courses introduced in September 1937, in Grades I to VI and in September 1938, in Grades VII and VIII, provided that Agriculture was optional in Grades VII and VIII, instead of in Grades V, VI, VII and VIII. The courses in Science in all grades include topics in Agriculture. Hence, in many schools the optional courses in Agriculture are not now taken. Agricultural topics of the science courses are taught but no report is returned to the Department. In the interests of maintenance of agricultural instruction the optional courses for Grades V to VII had definite advantages particularly in the ungraded schools. Scarcity of labour during the war years has been responsible for the reduction in the number of school gardens. Discontinuance of summer schools since 1939 has prevented an increase in the number of certificated teachers. In spite of these difficulties, through the interest and co-operation of school boards and inspectors, nearly half the total number of elementary schools submitted reports in 1944 indicating that the importance of agricultural instruction is still recognized.

"Improvement of Rural School Grounds" is an important feature of the work in many areas. A special report from fourteen representative inspectors in the fall of 1944 showed that in 1,014 schools concerned 400 have improved school grounds and that, since 1939, 40 of these have received special awards in competition. Nearly 500,000 seedling trees from the Forestry Branch were received in 1944 for distribution to pupils for home and forestry plot planting.

The scope and effectiveness of the instruction varies greatly and is dependent on the interest and knowledge of the teacher, and the co-operation of the trustees and members of the community. In many areas where there is keen local interest the teacher with Normal School training only is doing good work. Nearly seventy-five per cent. of teachers in ungraded schools are from rural areas and they should have some knowledge of farming and farm conditions. Where there is a personal interest in the subject these teachers are giving good service. However, renewed interest and expansion of the elementary school programme cannot be expected until summer schools are again available to give teachers special training and inspiration. A book entitled "Suggestions for Teachers of Agriculture in Elementary Schools" is in preparation and when published will materially assist teachers in their work.

School Fairs were conducted in a number of inspectorates. In the districts and in some counties, separate fairs are held under the direction of local com-

RURAL SCHOOL GROUND IMPROVEMENT COMPETITION

Courtesy Ont. Dept. of Agriculture

S.S. 4 Harvey, Peterborough County—Carter Trophy Winner 1944-45 mittees of teachers and trustees, the Agricultural Representative and the Inspector. In other areas a junior department is provided as a part of the programme of the local fall fair. In the fourteen inspectorates referred to in a preceding paragraph 22 separate school fairs were held. Junior Departments for school exhibits were provided at 30 fall fairs.

Secondary Schools

Agricultural Science

In the fall of 1944 Agricultural Science was taught in 27 Collegiate Institutes, 82 High Schools and 52 Continuation Schools, a total of 161, compared to 153 last year. Because of changes in teachers the subject was discontinued in two Continuation Schools. The subject was re-introduced in one Collegiate Institute and introduced in four High Schools and five Continuation Schools. Both Lower and Middle School courses were being taken in 109 schools. The number of teachers employed was 205 of whom 91 held the Specialist Certificate and 67 were graduates of the Ontario Agricultural College. Thirty-five teachers of Science were granted permission to teach Agricultural Science for the school year 1944-45. There is a definite demand for Agricultural Science in many secondary schools and the number taking the work will be increased as soon as more certificated teachers are available.

Departments of Agriculture

In addition to Agricultural Science thirty schools are now giving additional time to Agriculture under Regulations for Departments of Agriculture, (Circular Agric. 6, Part II). Under these Regulations it is provided that between fifteen and twenty per cent. of the time in Grades IX and X be given to practical subjects. Sixteen of the above schools offer the complete programme including Agriculture and Shop Work for boys and Home Economics for girls.

The increase from twelve to thirty schools in the fall of 1944 was due to the introduction of a "Revised Schedule of Grants" approved by the Minister in August and to meetings with some twenty-one school boards. Members without exception expressed approval of the plan to increase the emphasis on practical subjects in Grades IX and X.

The Regulations provide for a grant of 75 per cent. on capital expenditure in providing and furnishing an agricultural classroom and storeroom. There are also annual grants to boards where the courses are established and further grants for accommodations and experimental plots; for equipment and materials; for teachers' salaries; for work during the summer by the principal in promoting attendance and by the teacher in supervising home projects; for the provision of hot lunches; for the use of the school property as a community centre and for the co-ordination of Shop Work and Home Economics with the agricultural programme. An excellent beginning has been made in all schools in which this work was introduced. Many enquiries concerning this programme are being received and these indicate that a number of additional schools will introduce the programme in 1945.

Practical activities are stressed in the courses to a greater extent than in Agricultural Science. A colony type poultry house must be erected at the school for use in keeping laying birds during the winter and rearing chicks in the spring. One or more colonies of bees should be kept at the school. The courses are to be developed to meet local needs. They include extension of the agricultural topics of Agricultural Science for Grades IX and X and topics related to the type of farming in the community. Special emphasis is given to practical activities during the school year. Home projects of an economic nature are stressed and visits of inspection made by the teacher during the summer months. The schools in which the department programme is taken are indicated by (D) after the name in the list of secondary schools forming a part of this report.

The subsequent paragraphs of this report give statistics and comments relative to the progress of agricultural instruction in elementary schools, secondary schools and the normal schools.

Year	Number of Schools	With School Gardens	With Home Gardens
1903	4	....	....
1914	264	208	56
1926	3,395	1,059	2,336
1937	5,065	1,580	3,485
1942	3,472	978	Indefinite
1943	3,299	871	Indefinite
1944	3,210	1,110	Indefinite

Figures prior to 1942 are based on the number of schools qualifying for grants. For 1943 and 1944 the figure covers the schools where the courses were taught. Grants were claimed for 2,637 of these schools in 1944.

The following table shows the certificates held by teachers engaged in the work for the years given:

Year	Elementary	Elementary Part I	Intermediate	Intermediate Part I	Totals
1934	1,552	86	144	10	1,792
1936	2,092	208	188	22	2,510
1938	2,864	444	259	52	3,619
1941	1,956	94	236	17	2,303
1942	1,603	80	159	9	1,851
1943	1,362	49	124	7	1,542
1944	1,157	58	123	10	1,348

In addition to the courses for Form III and Form IV, Agriculture of the Lower School course was taken in fifth classes of 156 schools under the Regulations for Public and Separate Schools. The Lower School courses are taken under the High School Regulations in the following schools: Elizabeth Ziegler Public School, Waterloo; St. Andrew's West Separate School; St. Raphael's West Separate School; Victoria Public School, Kitchener; Toronto Public Schools: General Mercer, McMurrich, Perth Avenue.

Agricultural Science was taught during the year in the secondary schools listed below: Under (a) are schools in which Lower School courses only are taken, and under (b) both Lower and Middle School Courses. Schools in which Departments of Agriculture have been established have (D) after the name:

Collegiate Institutes

(a) Clinton, Cornwall, Goderich, Ingersoll, Kitchener, Oshawa, Perth, Runnymede, St. Marys (D), Seaforth, York Memorial. Total 11.

(b) Barrie, Belleville, Brockville, Cobourg, East York, Fort William, Lindsay, Napanee (D), Orillia, Picton, Port Arthur, Renfrew (D), Scarborough, Smith's Falls, Stamford (D), Strathroy (D). Total 16.

High Schools

(a) Bracebridge, Cobalt, *Cochrane (D), Dundas, Durham, Essex, *Gore Bay, *Harriston, Markham, Maxville, Meaford, Merritton, Mount Forest, New Liskeard, Niagara, Orangeville, Port Credit, *Preston, Tilbury, Tweed, Waterford. Total 21.

(b) Alexandria, Alliston, Amherstburg, Arthur (D), Athens (D), Beamsville (D), Blenheim (D), Bowmanville, Brighton, Burford, Burlington, Caledonia, Cayuga, Chesterville (D), Dunnville, Elmira (D), Fergus, Fort Frances, Grimsby, Hagersville (D), Haileybury, Harrow (D), Havelock, Iroquois, Kemptville (D), Kincardine (D), Kingsville (D), Lakefield, Leamington, Listowel (D), Lucan, Madoc, Markdale, Midland, Milton (D), Mitchell (D), Morewood, Nepean, Newburgh, Newcastle, Norwich (D), Norwood, Oakville, Petrolia, Port Elgin, Port Perry (D), Ridgetown (D), Saltfleet, Shelburne, Simcoe (D), Smithville, Stirling (D), Streetsville, Sydenham (D), Trenton, Uxbridge, Waterdown, Watford, Whitby (D), Williamstown, Winchester. Total 61.

Continuation Schools

(a) Ailsa Craig, Arkona, *Bath, Bothwell, *Burgessville, Chatsworth, *Clifford, Eganville, Elgin, Fordwich, Forest Hill Village, Grand Valley, *Kars, *Kinmount, Milverton, Minesing, Mount Albert, New Hamburg, Seeley's Bay. Total 19.

(b) Agincourt, Ayr, Beaverton, Brooklin, Brownsville, Comber, Drayton (D), Drumbo, Florence, Ilderton, Inglewood, Lynden, Lyndhurst, Merrickville, Mindemoya, Mount Brydges, Mount Elgin, Mount Pleasant, New Dundee, Orono, Pelham (D), Port McNicoll, Princeton, Sparta, Stevensville, Sundridge, Tamworth, Teeswater, Thamesford, Thamesville, Tiverton, Wheatley (D), Woodville. Total 33.

The following abbreviated table shows the development in this phase of instruction since its beginning in 1913 and the number of schools now taking the work.

Year	Collegiate Institutes	High Schools	Continuation Schools	Total
1913	....	1	1	2
1918	8	13	4	25
1928	14	44	23	81
1941	27	82	59	168
1942	27	81	51	159
1943	26	78	49	153
1944	27	82	52	161

Normal Schools

There have been no material changes in the Normal School course in Agriculture. Except in the University of Ottawa Normal School, instruction in Agriculture is a part of the regular course and the subject is taken by all students.

*Introduced Agriculture in September 1944.

Some time is now being given to Science and Agriculture at the University of Ottawa Normal School. Students who have taken four years of Agriculture in an approved school during their Secondary School course are granted an Interim Elementary Certificate on successfully completing the Normal School course. Others must attend summer school to secure a certificate in Agriculture.

Facilities for instruction in practical phases of gardening and other topics are provided, the instructors are all qualified in Agriculture and a good course is given as far as the time allotment on the Normal School programme will allow.

Summer Schools

As mentioned previously in this report the discontinuance of summer schools has greatly reduced the number of teachers with special certificates in Agriculture with a resultant reduction in the number of schools teaching the subject. Resumption of summer school activities is desirable at the earliest possible date.

NORMAN DAVIES,
Inspector of Agricultural Classes.

Toronto, August 15th, 1945.

AUXILIARY CLASSES

Teachers' War Service

No enlistments for war service were reported in 1944. Captain George Charlton who left a Handicraft Class in Kitchener early in the war has been reported as receiving the surrender of a town in Germany. Mr. Edward Monkman has rejoined the staff of the Church Street School, Toronto, after having served with the Royal Canadian Air Force. Mr. Edgar Paquette, after returning to his opportunity class in St. Louis de Gonzague School following his discharge from the Army, accepted the position of Probation Officer to the Juvenile Court newly established in Sudbury.

Urban Organization

Surveys were conducted in accordance with instructions and at the request of the school boards in Dunnville, Kingston and Owen Sound. As a result of these surveys and those completed in previous years twenty-five new classes were opened as follows:

Opportunity Classes:	Brockville	2
	Callander	1
	Kingston	1
	London	1
	Sudbury	1
Handicraft Classes:	Toronto	7
	Hawkesbury	1
Hard-of-Hearing Classes:	York Township	1
Oral Classes:	Hamilton	2
	London	1
	Toronto	2
Partial Classes:	Hanover	1
	S.S. 5 McKim	1
	Kitchener Separate School	1
Speech Correction and Lip Reading Classes:	Hamilton	1
	Windsor	1

Auxiliary Classes are set up after a survey of the academically and physically handicapped pupils has been made by officials of the Auxiliary Classes Branch. When a class has been organized, the continuation of the survey becomes the problem of the local school authorities to provide current information year by year on the number of pupils who require individual teaching with special materials.

In Ontario this annual re-survey is carried on in two ways. Some Boards of Education such as Kitchener, Ottawa, Toronto, York Township and East York Township employ a psychologist and assign to him, among other duties, that of conducting an individual test on all pupils who are retarded. In other school systems the survey is conducted by the Auxiliary Class teacher who is relieved of her classroom duties for sufficient time to administer the necessary individual examinations.

The actual details of the annual re-survey of handicapped pupils will vary considerably. In the smaller school systems, the pupils to be examined may be chosen from Grades V to VIII if they show retardation of two years or more and from Grade I to IV if they are one-and-one-half years retarded. The Age-Grade Table showing the average age of Ontario pupils for any month in the school year is the usual standard. These data are contained in Form A. C. 7 which is available on request. In the school systems where a psychologist is employed, it is the usual practice to administer a group test of intelligence or learning aptitude and to re-test by an individual examination those pupils with low scores, or those whose results show a marked difference from their classroom performance, or those whose chronological age is much below the average for the grade.

Where group tests have been administered in one or more grades of the elementary school and the results have been checked by individual examinations a very considerable amount of information is available for use in educational counselling of both the elementary and secondary school fields.

During the year the Townships of York and East York have allocated the duties of administering individual and group tests in their elementary schools to one of their auxiliary class teachers.

Rural Organization

Surveys of the indicated rural inspectorates were carried out by Miss DeLaporte and myself in conjunction with the inspectors concerned. On account of gasoline and tire rationing all but two of the surveys were curtailed and limited to one week or less. In addition to the full or partial surveys listed, approximately one hundred other pupils were examined by the resident inspector and reported to the Auxiliary Classes Branch where suggestions were prepared and forwarded to the teacher concerned.

Inspectorate	Inspector	Number of Pupils Examined
*Grenville	H. Robertson, B.A., B.Paed	137
Grey East	L. L. Sinclair, B.A	41
Grey South	W. G. Rae, B.A	42
Haldimand	W. E. Eade, B.A., B.Paed	55
Halton	C. Howitt, B.A., B.Paed	37
*Ontario South	A. Archibald, B.S.A	97
Oxford South and Norfolk (part)	L. B. Hyde, B.A	21
Stormont	F. L. Barrett, B.A., B.Paed	43
York No. 6	H. A. Halbert, B.A., B.Paed	28
Inspectoral Division I	D. A. Lapp, M.A	31
Inspectoral Division VI	A. P. Silcox, B.A., B.Paed	23
Inspectoral Division IX (I)	R. C. Cassie, B.A	18
R.C. Division XXIV	L. Carriere, B.A., B.Paed	32
Total		605

*Complete Surveys.

Four pieces of research into the problems of the education of the academically and physically handicapped have been reported during the year, which appear to be worthy of inclusion in this report. Summaries are given below.

The Open-Air School

An Open-Air School is an organization set up jointly by a Health Board and a School Board for children who are delicate, anaemic or undernourished. A school programme is interlocked with a health programme of exercise, nutrition and rest. The ordinary school programme is varied to provide three lunches, and a long rest period in the middle of the school day.

The "Open Window" type describes the school which operates during the regular school year from September to June. The term "Forest School" refers to a school which is conducted in a park in the open air from May to October and which is provided with shelter against inclement weather.

The usual method of measuring the success of an Open-Air School is to record gains in weight and health. This has always been sufficient to justify the project. Heretofore, little attention seems to have been given to the measurement of pupil progress, probably because open-air schools are primarily a health project and secondarily an educational organization.

To provide data on the educational accomplishment of pupils in Open-Air Schools, Miss L. H. DeLaporte, Assistant Inspector of Auxiliary Classes, conducted a testing programme to measure the educational gains made by pupils in attendance. Miss DeLaporte used two forms of the Metropolitan Achievement Tests, one at the beginning and another at the end of a four-month instructional period. A group intelligence examination was administered by psychologists of the local school board. Complete data on 180 pupils were assembled as age-scores for silent reading, vocabulary, arithmetic fundamentals and problems, spelling and language.

The testing and re-testing showed that 170 of the 180 pupils made achievement scores appropriate for their age level. Nine pupils attained scores within five months of their age level. This indicates that these 180 delicate or malnourished pupils made normal progress in spite of the curtailment of instructional time.

The pupils made the usual health gains. The total gain in weight for this group was actually 1,170 pounds. The average expected gain in weight for normally healthy pupils computed fromh ealth charts would be 619 pounds 2 ounces.

The average educational gain made in the four-month period was 4.7 months. Very substantial gains were made by 109 pupils. This indicates that the improved health of pupils attending an open-air school was accompanied by increased efficiency in school work.

Summary of Educational Gains in Age-scores by 180 Pupils
in Four Months' Attendance at an Open-Air School

Grade	12 or more months	8 to 11 months	4 to 7 months	0 to 3 months	Total
VIII..........	2	3	5	0	10
VII..........	6	5	3	0	14
VI..........	2	0	18	10	30
V..........	5	2	10	21	38
IV..........	5	6	14	14	39
III..........	0	0	10	10	20
II..........	0	0	11	11	22
I..........	0	0	2	5	7
Totals...	20	16	73	71	180

Hard-of-Hearing Class—Secord School—East York Board of Education

Sight Saving Class—Secord School—East York Board of Education

A Speech Survey

During the period September to December inclusive, a survey of Speech Defects was carried out in one large elementary school system. The results shown in the summary are typical of any exhaustive survey, in that approximately ten per cent. of the pupils were found to have defective speech and that approximately one-quarter of these are classed as serious or major defects.

It should be noted that in the speech summary, a small fraction show ordinary errors in enunciation and pronunciation while the far greater number show defects which probably can be traced to physical, emotional, social and environmental causes or to maturation. In any case, the school and the teachers concerned are faced with a major problem of speech correction.

An example of a letter substitution in speech which may also be classified as Infantile Speech follows. A child says "That's a yubyee yittee yake to fim in". for "That's a lovely little lake to swim in".

Note (1) substitution for letter "l" in all positions.
(2) substitution for letter "s".

Unless these substitutions are corrected, the child's difficulty in reading and spelling may be enhanced because he does not reproduce phonetic sounds in the normal way. The same thing is true of other types of speech defects.

The experience of the Auxiliary Class inspectors and teachers shows that an excessively large number of pupils continue their speech defects unless they are trained out of them by specially qualified and interested teachers. It is known that some children grow out of their minor speech defects but not usually until after they have shown some bad effects. The results of this survey show that there is need for speech training for many pupils enrolled in the schools.

Summary of Speech Defects Found Among an Elementary School Enrolment of 6,686 Pupils

	Defects		Total
	Major	Minor	
Stutter	57	105	162
Articulatory	14	18	32
Lisps and Substitutions	34	306	340
Infantile Speech	4	68	72
Lazy Speech	0	4	4
Voice	41	11	52
Cleft Palate	6	0	6
Aphasia	2	0	2
Foreign Accent	0	7	7
Spastic Paralysis Speech	4	0	4
Totals	162	519	681

Surveys of Hearing

A modern survey of hearing involves the use of an audiometer equipped with ten to twenty head-phones. A record supplies the sounds to be heard by the pupils taking the test. Numbers or sounds heard by the pupils through the earphones are recorded on a form in the order in which they are given. Each ear is tested separately.

Cases are found where pupils make little record of the numbers, or muddle them badly. Such pupils should be re-tested once and in some cases twice.

The data from the survey audiometer test are considered together with the observations of the classroom teacher, any observable speech defects, any subject difficulties, and rough tests of hearing ability, before submitting the pupil to tests on a clinical audiometer. The services of an otologist are then necessary to determine if the pupil should be sent to an oral class for the deaf or a hard-of-hearing class.

In the York Township Public Schools and in the Windsor Public Schools, surveys such as are described above have been conducted for 14,070 pupils. Approximately 3,000 pupils were checked a second time and 801 or 5.7 per cent were reported as failing on the test. In the case of York Township the seriously deaf or hard-of-hearing are being checked again by an otologist before any decision is made as to placement in an oral or a hard-of-hearing class.

In the Windsor Survey 99 out of a total of 4,876 pupils appear to need a medical examination to decide whether or not they should be placed in special classes.

The report of a test on a clinical audiometer is valuable to speech, hard-of-hearing, and oral class teachers because the hearing loss is expressed in decibels. Since speech sounds may be classified into high, middle or low vibration frequencies the teacher may concentrate her lessons in speech and lip-reading where it is most needed if the medical report includes a statement of hearing loss in decibel units.

A Follow-Up Study of Graduates of a Handicraft Class

Data were collected on the employment of 280 graduates of Handicraft Classes by Mr. A. McLean, Principal of the Warren Park Handicraft School, York Township.

The location of the present employment of the individuals studied indicates that the graduates do not under ordinary conditions migrate to any extent. According to geographic location they are divided as follows:

(1) In the Armed Forces	114
(2) Employed outside Canada	1
(3) Employed in another province	2
(4) Employed in Ontario (outside Toronto area)	4
(5) Employed in Toronto and suburban area	159
Total	280

The types of employment in which these former pupils are engaged confirm previous findings that the majority of graduates of special schools find work in factories and as craftsmen. The occupations of these boys are as follows:

Occupations of 280 Graduates of a Handicraft Class

1. Services—Navy	16	
Army	89	
R.C.A.F.	9	
		114
2. General Factory Employment		42
3. Aircraft Factory		27
4. Sheet Metal Work		26
5. Machine Operators		21
6. Apprentices (miscellaneous)		17

7 Machine woodworking	15
8. Owners of small businesses	12
9. Electrical Work	11
10. Retail clerks	11
11. Farm work	10
12. Machinist apprentices	10
13. Bakeries	8
14. Truck drivers	8
15. Auto mechanics	7
16. Shippers	7
17. Clerical work	6
18. Plumbing apprentices	5
19. Welding	5
20. Railway Employment	5
21. Miscellaneous jobs	15
Total	112

NOTE:—The graduates in the Armed Forces appear to have been counted twice and in a few cases more than one job is reported for one person.

Data on job turn-over indicate that approximately two-thirds of the graduates try not more than two positions before they find permanent employment. A study of the boys with court appearances shows that delinquency and poor home conditions are closely associated; and that during the period of attendance at a Handicraft School there is a marked reduction in delinquency.

Miscellaneous Activities

In addition to the duties of inspecting classes and conducting surveys, the usual lectures on Auxiliary Education were given to the students at each of the Normal Schools.

The in-service education of teachers of special classes was carried out by means of circular letters, by pamphlets on subjects of current interest, by articles for the professional magazines and by attendance at group meetings, conventions and conferences within and outside the province. For the holders of temporary certificates, the Teachers' Reading Course was continued with an enrolment of approximately seventy teachers.

In all cases where these were requested, appearances were made before school boards to explain the Auxiliary Classes Act and Regulations.

By permission of W. J. Gage & Co. magnatyped editions of the Junior Arithmetics for Grade 5 and Grade 6 were issued for the use of pupils with severe loss of vision in Sight Saving Classes and Units.

Pamphlets entitled "A Report on a Kinaesthetic Method", "A Supplementary Book List for Sight Saving Classes and Units", "The Education of the Home-Bound Pupil" and "Opportunity Units, Their Organization and Operation" were issued and distributed during the year. They represent the co-operative effort of the teachers, principals and inspectors of special classes.

C. E. STOTHERS,
Inspector of Auxiliary Classes.

Toronto May 30th, 1945.

Statistical data relative to this report may be found on pp. 146-150.

SCHOOL ATTENDANCE

The present generation will in a few years furnish the rulers of the country. It is the duty of the authorities to see that every child is given an opportunity to get an education to fit him for the future. The present regulations permit a child to start to school at the age of three years, and to continue until he is twenty-one. However, he cannot be compelled to attend before he is eight years of age or after he is sixteen.

Table No. 1—Enrolment

	1941-42	1942-43	1943-44	Increase or Decrease
Public Schools	426,183	425,335	433,494	8,159 I
Separate Schools	99,258	102,182	99,361	2,821 D
High Schools and Collegiate Institutes	63,582	67,563	66,041	1,522 D
Continuation Schools	8,986	9,115	8,471	644 D
Vocational and Special Industrial Schools—				
Day Classes	28,793	31,801	31,433	368 D
Night Classes	33,388	28,641	29,546	905 I
	660,190	664,637	668,346	3,709 I

From the above table it will be seen that the trend of school enrolment in the Province is again upward, the net increase for 1943-44 being 3,709 over the previous year. This is chiefly due to the fact that the enrolment in the Public Schools increased by 8,159. The only other increase was in the night classes of the Vocational schools where 905 more students were enrolled this year. This increase may be attributed to the fact that many engaged during the day in industrial occupations were taking advantage of the opportunity to further their education. In all other types of schools there was a decreased enrolment.

The number of Public Schools in 1942-43 was 6,149 and in 1943-44, 6,085. This decrease is due to the policy of the Department in closing the very small schools and transporting the pupils to larger centres. In this way the supply of teachers is better distributed and the pupils are given the advantages to be found in a larger school. The number of Separate Schools remains the same—820.

Table No. 2—Percentage Attendance

Class of School	1940-41	1941-42	1942-43	1943-44
City Schools	92.5	92.7	91.6	91.8
Town and Village Schools	92.5	94.7	91.4	91.5
Ordinary Rural Schools	89.3	89.6	89.6	88.3
All Urban Schools	92.5	92.8	91.5	91.7
All Suburban Schools	....	....	87.9	91.7
All Elementary Schools	91.3	91.7	89.6	90.8

Percentage attendance of all elementary schools for the year was 90.82 which is slightly higher than the year before.

Table No. 3—Public School Attendance

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural	114,857	85.5	27.4	116,911	88.0	22.3
Urban	223,403	91.3	16.5	224,079	91.4	16.3
Suburban	32,075	87.4	25.3	33,936	91.6	16.1

Table No. 4—Separate School Attendance

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural	16,521	89.2	20.6	18,948	90.3	17.6
Urban	70,434	92.0	14.9	68,583	92.6	15.6
Suburban	4,135	92.4	14.5	2,422	93.1	14.0

Table No. 5—Totals

(Tables 3 and 4 combined)

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural	131,378	85.9	26.6	135,859	88.3	21.7
Urban	293,927	91.5	16.1	292,662	91.7	16.2
Suburban	36,210	87.9	24.1	36,358	91.7	15.9

Table No. 6—All Elementary Schools

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Public	370,425	89.1	20.8	374,926	90.4	18.2
Separate	91,090	91.5	15.9	89,953	92.2	16.0

Table No. 7—Absence in Elementary Schools

Days Lost Through	1943-44	Percentage Loss			
		1940-41	1941-42	1942-43	1943-44
Illness	6,293,705	65.20	63.15	61.28	67.64
Home help	939,286	10.76	11.54	10.16	10.09
Parental neglect	671,435	7.14	7.95	7.41	7.22
Physical obstacles	139,235	3.93	4.00	6.14	1.50
Truancy	39,656	.35	.45	.39	.43
Privation	25,917	.77	.52	.31	.28
Irregular closing	754,750	6.23	6.85	9.81	8.11
Other reasons	440,161	5.62	5.54	4.50	4.73
Total Days Lost		8,754,858	8,338,886	9,961,625	9,304,145
The above losses are classified—					
Lawful		6,529,268	6,111,368	7,442,875	7,258,305
Unlawful		2,225,590	2,227,518	2,518,750	2,045,840
Percentage Attendance		91.3	91.7	89.9	90.8

An analysis of the above report reveals some interesting facts. Throughout Ontario during the year there were several epidemics of mumps, measles and influenza with the result that the loss for illness rose to 67.64 per cent. of the total. Home help accounted for 10.09 per cent. which is the lowest since 1939-40. The winter was practically free of storms and this is shown in the exceptionally low loss of 1.50 per cent. The loss for truancy is less than one-half of one per cent. The loss due to privation is the lowest since 1939-40 explainable by the fact that there is work for everyone. Irregular closings are attributed to a wide variety of causes—funerals, teacher's illness, fall fairs to name only a few. Of the total days lost, 7,258,305 were lawful absence while 2,045,840 were unlawful or not according to the regulations. These consisted chiefly of losses due to home help, parental neglect, truancy and privation. In spite of the losses the percentage attendance for the year was 90.82.

Table No. 8—Summary of Attendance Officers' Reports

	1940	1941	1942	1943
School Children's Employment Certificates issued	1,343	1,318	1,382	1,043
Home permits issued	1,885	2,938	2,717	2,053
Employment certificates issued	4,871	9,416	12,792	12,544
Cases brought before magistrates	614	709	820	1,113

This year there was a decrease of 1,251 in the number of employment certificates issued. As was intimated in a previous report, many of the certificates were for a short period only. School children's employment certificates are valid for not more than six weeks in a term, are issued only in cases of emergency and cannot be renewed in a term. Home permits are often for short periods only and cover emergencies in the home. In the number of employment certificates issued there are many duplicates as every change in employment means a new certificate. While no certificates are needed during holidays and before and after school hours, many are issued as a convenience to the employer as the Attendance Officer is often in a better position to know a child's age. Many students to whom home permits and employment certificates are granted are required to attend either part-time classes or night school. Quite a number to whom employment certificates are granted later return to school.

Table No. 9—Secondary Schools

Schools	No. of Schools	No. of Teachers	Enrolment				Percentage Attendance	
			1942-43		1943-44		1942-43	1943-44
High Schools and Collegiate Institutes	233	2,764		67,563		66,041	93.2	93.6
Continuation Schools	193	497		9,115		8,471	91.7	90.8
Vocational and Special Industrial schools	65	1,655					91.9	92.3
Day			32,110		31,433			
Night			28,641		29,546			
				60,751		60,979		
	491	4,916		137,429		135,491		

The enrolment in Collegiate Institutes, High Schools and Continuation Schools decreased by 2,166 during the year. In the Vocational Schools the enrolment increased by 228 making a total decrease of 1,938 for all secondary schools in 1943-44. The number of Continuation Schools decreased to 193 and the number of teachers in the secondary system, now numbering 4,916, is 17 less than last year.

R. D. Keefe,
Director of School Attendance.

Toronto, May 10th, 1945.

THE SCHOOL FOR THE DEAF

I have the honour to submit the report of the Ontario School for the Deaf for the year 1944–45.

Attendance

Enrolment by months:—

	Boys	Girls	Total
April, 1944	104	118	222
May	104	119	223
June	104	119	223
September	125	136	261
October	125	136	261
November	125	136	261
December	125	139	264
January, 1945	121	137	258
February	120	135	255
March	120	135	255

Average enrolment for year—248

During the months of April, May and June, 1944, day-classes of the Ontario School for the Deaf were maintained in Toronto, Hamilton and London, with a total enrolment of 57. The operation of these classes was transferred to the respective Boards of Education in September, 1944.

Only twelve pupils left school during the year:—

17 years—2 pupils
16 " —2 "
15 " —3 "
14 " —1 pupil
12 " —1 "
10 " —1 "
9 " —1 "
8 " —1 "

The five youngest are attending other schools and the seven oldest are working.

While the school was being operated in temporary quarters in the City of Belleville, it was necessary to refuse pupils admission after they were sixteen. As we now have adequate accommodation in residences and classrooms, it has been possible to revert to former regulations permitting pupils to remain in school until they are twenty-one years of age, if they are making satisfactory progress and have not completed the course of study. These facts explain why so few pupils left the school in June 1944.

Age of Admission

Thirty-five new pupils were admitted, their ages on admission being:—

5 years	8 pupils
6 "	6 "
7 "	5 "
8 "	5 "
9 "	1 pupil
10 "	4 pupils
11 "	1 pupil
12 "	3 pupils
16 "	2 "

All new pupils over eight years of age had attended other schools before being admitted to the Ontario School for the Deaf.

The Ontario Institution for the Education of the Deaf and Dumb, now The Ontario School for the Deaf, was formally opened on October 20th, 1870, nearly seventy-five years ago. One of the greatest advances made in the education of the deaf child during these seventy-five years is the reduction in the age of admission. According to Miss Guthrie, the writer of an article appearing in The Volta Review, January, 1945, children were not admitted in 1870 to American schools for the deaf until they were ten or twelve years old. In Massachusetts fourteen was the minimum entrance age. Mr. Talbot of Columbia Institution, Washington, is quoted as saying in 1869: "If asked to name some age as a proper guide for admission, I should say from eleven to thirteen."

One of the pioneers in advocating earlier admission was Alexander Graham Bell, who opened a private school and admitted children as young as four and a half.

This year the Horace Mann School for the Deaf in Boston, Massachusetts, celebrated the seventy-fifth anniversary of its founding. It was the first day-school for the deaf established on this continent. Speaking in Boston at the time of the anniversary celebration, Dr. Clarence D. O'Connor, Superintendent of the Lexington Avenue School for the Deaf, New York, and President of The American Association to Promote the Teaching of Speech to the Deaf, paid tribute to the teachers of the Horace Mann School for the great impetus that was given and is being given to-day to the teaching of speech to the deaf in the United States and for demonstrating the practical proof of the importance of the early training and education of young deaf children.

The same trends are evident in Great Britain and it would seem that soon we should admit some four-year-olds who have sufficient development, physically and mentally, to make their living in a residential school possible.

Methods of Instruction

During the seventy-five years this school has been operating, major changes have taken place in the methods of instruction as the pendulum has swung from the manual to the oral system.

Dr. Coughlin, Superintendent, recommended in 1907 that oral classes be organized. In urging this change he quoted figures showing that in 1893 there were 8,304 deaf pupils in United States schools, of whom 2,056 or 24.7% were taught orally. In 1905 there were 11,344 pupils, of whom 5,733 or 50.5% were taught orally. From 1905 to 1945 the percentage of children in oral classes has continued to increase. Statistics are published annually in the January number

AGE-GRADE TABLE—September 15, 1944

	5 yrs.– 6 yrs.	6 yrs.– 7 yrs.	7 yrs.– 8 yrs.	8 yrs.– 9 yrs.	9 yrs.–10 yrs.	10 yrs.–11 yrs.	11 yrs.–12 yrs.	12 yrs.–13 yrs.	13 yrs.–14 yrs.	14 yrs.–15 yrs.	15 yrs.–16 yrs.	16 yrs.–17 yrs.	17 yrs.–18 yrs.	Totals	TOTALS
Junior School															
Preparatory I, 4 rooms	11	14	8	7	1	1	...	...	...	...	...	...	...	42	
Preparatory II, 4 rooms	...	1	17	13	5	5	3	1	...	...	...	...	...	45	
Preparatory III, 4 rooms	...	...	1	14	8	6	9	4	...	...	...	...	...	42	
Grade I, 1 room	...	...	...	...	5	5	...	...	1	...	...	...	...	11	140
Intermediate School															
1 Academic, Grade III	...	...	...	...	...	6	6	1	...	...	...	...	...	13	
2 Academic, Grade IV	...	...	...	...	...	2	1	4	6	1	...	...	...	14	
3 Academic, Grade V	...	...	...	...	...	...	1	4	5	3	...	...	...	13	
2 Vocational	...	...	...	...	...	...	3	6	4	...	...	...	...	13	
3 Vocational	...	...	...	...	...	...	...	1	8	1	...	...	...	10	63
Senior School															
1 Academic, Grade VI	...	...	...	...	...	...	...	1	...	3	5	1	...	10	
2 Academic, Grade VII	...	...	...	...	...	...	...	...	1	3	3	6	...	13	
3 Academic, Grade VIII	...	...	...	...	...	...	...	...	...	...	...	3	...	3	
4 Academic, Grade IX	...	...	...	...	...	...	...	...	...	...	1	1	2	4	
2 Vocational	...	...	...	...	...	...	...	...	3	3	2	1	2	11	
3 Vocational	...	...	...	...	...	...	...	...	...	6	3	2	1	12	53
Totals	11	15	26	34	19	25	23	22	28	20	14	14	5		256

ATTENDANCE-GRADE TABLE—September 15, 1944

	0 yrs.– 1 yr.	1 yr.– 2 yrs.	2 yrs.– 3 yrs.	3 yrs.– 4 yrs.	4 yrs.– 5 yrs.	5 yrs.– 6 yrs.	6 yrs.– 7 yrs.	7 yrs.– 8 yrs.	8 yrs.– 9 yrs.	9 yrs.–10 yrs.	10 yrs.–11 yrs.	11 yrs.–12 yrs.	12 yrs.–13 yrs.	Totals	TOTALS
Junior School															
Preparatory I, 4 rooms	24	17	1	...	...	...	...	...	...	...	...	...	...	42	
Preparatory II, 4 rooms	2	10	22	9	2	...	...	...	...	...	...	...	...	45	
Preparatory III, 4 rooms	3	1	9	18	11	...	...	...	...	...	...	...	...	42	
Grade I, 1 room	...	1	1	1	8	...	...	...	...	...	...	...	...	11	140
Intermediate School															
1 Academic, Grade III	...	1	...	...	3	7	2	...	...	...	...	...	...	13	
2 Academic, Grade IV	1	...	...	1	1	2	6	3	...	...	...	...	...	14	
3 Academic, Grade V	1	...	...	...	...	1	1	7	3	...	...	...	...	13	
2 Vocational	2	...	...	3	2	1	4	1	...	...	...	...	...	13	
3 Vocational	...	...	...	...	1	2	3	1	2	1	...	...	...	10	63
Senior School															
1 Academic, Grade VI	...	1	1	...	...	1	...	1	5	1	...	...	...	10	
2 Academic, Grade VII	...	...	...	...	...	...	...	1	4	6	2	...	...	13	
3 Academic, Grade VIII	2	...	...	...	...	...	...	...	...	1	...	...	...	3	
4 Academic, Grade IX	...	...	...	1	...	1	...	...	...	...	2	...	...	4	
2 Vocational	...	1	1	1	2	...	3	...	1	2	...	...	...	11	
3 Vocational	...	...	...	...	1	1	4	3	1	1	1	...	...	12	53
Totals	35	32	35	34	31	16	23	17	16	12	5	...	...	....	256

of the American Annals of the Deaf. According to the latest published figures of 17,753 deaf pupils in American schools 12,831 or 72% are taught orally. Some states are more progressive than others in this respect. 501 pupils are in attendance in the State of Massachusetts, all of whom are taught orally and no deaf teachers are employed. There are 1,921 deaf pupils in the State of New York, of whom 1,652 or 86% are taught orally while 95% are instructed by this method in the State of Pennsylvania.

The children who are now taught by manual methods in some American schools are thus described by the late Professor Pintner of Columbia University in his book, Psychology of the Physically Handicapped, published in 1941:

> "In most schools having more than one method of instruction, pupils who are less intelligent, the least promising in the eyes of the teachers and the most difficult to handle are relegated to manual classes."

In another chapter of the same book he states:

> "There is a well known tendency in those schools, where the manual method is still employed, to allow pupils who can make little progress in speech and lip-reading or in their studies generally to transfer to the manually taught classes."

Return to O. S. D. Buildings and Grounds

The most significant event during the last school year was the provision made by the Minister of Education, for our return to the buildings and grounds which had been occupied by the Royal Canadian Air Force from July, 1941, to July, 1944. The moving was partially completed and the buildings were ready for occupancy for the opening of school on September 20th. Pupils, teachers and other employees greatly appreciate the larger classrooms, dormitories and playing space.

The drill hall built for use by the airmen and left on the property will furnish a gymnasium for the boys and girls. A building for this purpose has been needed ever since the opening of the school in 1870. In recent montns both boys and girls have learned to play basketball, a game which has proved very popular with the deaf.

As the officers of the air force lived in our junior residence, a dining-room and kitchen were set up in the basement for their use. This equipment has been made available for the young deaf children, making it possible for them to have all meals in their own residence. Parents have expressed their thankfulness for the provision made for their boys and girls in this way. It will assist in persuading parents to send five- and possibly four-year-old children to school.

Changes in Teaching Staff

When school reopened in September Miss Ford, Directress of Professional Training, moved into the apartment in the junior residence as house-mother. Miss L. Burnside, a teacher in the senior school, succeeded Miss Ford as house-mother in the boys' residence, while Miss C. Maloney, another teacher in the senior school, resumed her former position with similar duties in the girls' residence.

Mrs. G. Wegg and Miss P. Stafford resigned, the former on account of marriage and the latter to accept a position in a secondary school. Two new teachers, Misses M. Kellar and M. Ewing, who had had successful experience in public schools, were appointed for work last September and two former teachers of the deaf, Mrs. N. Bradford and Mrs. V. Sheffield, accepted temporary positions.

Grading of Pupils

In many American schools for the deaf beginners are classified as first grade, second year pupils as second grade, the grading continuing in this way until so-called graduation in grade thirteen.

Recently the school paper of the Minnesota School for the Deaf contained the following paragraph:

> "The plan in vogue in the Minnesota School for a number of years provides for first-year pupils to be in a beginning class. The second year they are in the first grade. The grading is then similar to public school grading, i.e., there are grades one through twelve. Our complete course covers a period of thirteen years."

In the system used in Ontario our pupils graduate in grade ten, but as the first three years are preparatory, grade ten is comparable with grade thirteen in the Minnesota School.

Owing to the difficulties encountered in grading deaf pupils on the basis used with hearing children, some schools have discontinued using the term grade in their classification.

Slow-Learning Deaf Children

Schools for the deaf as well as schools for the hearing admit pupils who learn very slowly, if at all. In both types of schools it is necessary to exclude children if they are incapable of making any progress. It would seem that in a very large school with special facilities some provision might be made for the most backward. The largest residential school in North America is in the State of Illinois. In a recent number of the Illinois Advance, the school paper, the following editorial appeared:

> "The sub-normal deaf child cannot do the work of the class. As between the school for the feeble-minded and the school for the deaf, what choice are we to make in the placing of slow-learning deaf children? Schools for the deaf are not equipped to instruct children who are unable to perform simple daily routines and move about without need of constant supervision. These children can best be provided for within the organization of a school for the feeble-minded."

It is evident from the above article that schools for the deaf, regardless of size, find it necessary to exclude many feeble-minded children.

Respectfully submitted,

W. J. Morrison,
Superintendent.

Belleville, May 11th, 1945.

Dental Report for the School Year 1944-45

Boys: Fillings—(a) Amalgam 68, (b) Porcelain 16.
Prophylaxis 56.
Extractions—(a) Permanent 7, (b) Deciduous 38.

Girls: Fillings (a) Amalgam 59, (b) Porcelain 14.
Prophylaxis 48.
Extractions—(a) Permanent 6, (b) Deciduous 44.

G. E. Caldwell,
Dentist

Medical Report for the School Year 1944-45

From April 1st, 1944, to March 31st, 1945, there were 213 admissions to the School Hospital, including one case of tonsillectomy, one appendectomy, 2 fractured forearms.

All new pupils were vaccinated, given diphtheria toxoid and scarlet-fever toxin, if they had not been given them at home.

All children up to twelve years of age were given pertussis vaccine.

Some fifteen children were referred to Dr. Chant for eye examination.

R. W. TENNANT,
Physician.

Bursar's Report

COST PER PUPIL—YEAR ENDING MARCH 31, 1945

Salaries Permanent	$62,309.08
" Temporary	24,749.12
Travelling Expenses	1,054.96
Maintenance	71,822.87
Total Expenditures	$159,936.03
Revenue:	
Pay Pupils	$7,510.50
Farm	5,976.62
Miscellaneous	370.96
Perquisites	2,558.20
Total	$16,416.28

Average number of pupils	248
Annual cost per pupil	$644.85
Weekly cost per pupil	12.40

C. B. MCGUIRE,
Bursar.

THE SCHOOL FOR THE BLIND

I have the honour to submit the Annual Report of the Ontario School for the Blind for the year 1944–45.

Enrolment

	Boys	Girls	Total
Enrolment, June, 1944	81	68	149
Withdrawals, June, 1944	10	4	14
	71	64	135
Re-entries, September, 1944	2	0	2
New Pupils, September, 1944	17	17	34
	90	81	171
Withdrawals during the term	4	5	9
Enrolment, June, 1945	86	76	162

Enrolment by Provinces

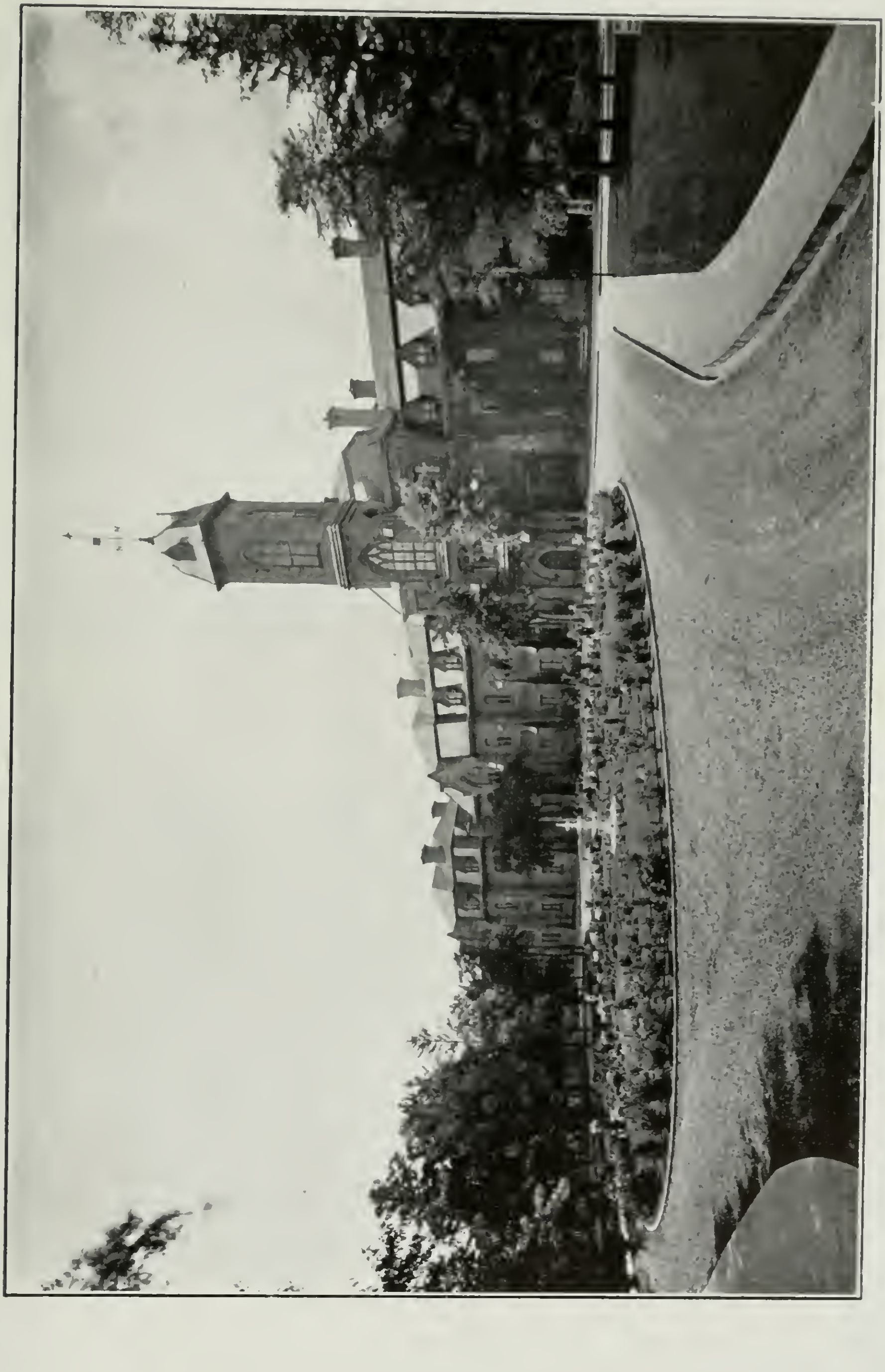
Ontario, 122; Alberta, 20; Manitoba, 4; Saskatchewan, 16.

Graduates and Withdrawals

Age	No. Pupils
23	1
22	2
21	2
20	2
19	2
18	2
17	1
16	2
15	1
14	1
13	1
9	1
8	1
7	3
6	1
Total	23

New Pupils in Age Groups

Age	No. Pupils
22	1
19	1
16	2
15	3
14	3
13	3
12	2
11	2
10	4
9	3
8	2
7	4
6	4
Total	34
Re-entries	
9	2
Total	2
	36



Ontario School for the Blind, Brantford

Mental Ratings of New Pupils

Intelligence Quotient	No. Pupils	Intelligence Quotient	No. Pupils
Untested (Language difficulties, etc.)	7	80 to 90	7
Below 50	1	90 to 110	8
50 to 70	4	110 to 130	5
70 to 80	2	Total	34

Of the 243 pupils tested over the past five years, the ratings are as follows:

Below 50	8	110 to 120	29
50 to 70	22	120 to 130	16
70 to 80	23	130 to 140	12
80 to 90	50	Above 140	2
90 to 110	81	Total	243

While a graph of these results generally conforms to the normal curve, it is skewed to the left. This is due in part, at least, to blind children having, in general, handicaps other than blindness which show themselves in their mental ratings. The thirty pupils who are rated 120 and over were also given the Stanford Achievement test, which corroborated the findings in their Intelligence Test ratings. The tests used for intelligence test ratings were the Samuel P. Hayes adaptation of Terman's Condensed Guide for the Stanford Revision of the Binet-Simon Intelligence Tests.

Age-Grade Table

Grade	7–8 years	8–9 years	9–10 years	10–11 years	11–12 years	12–13 years	13–14 years	14–15 years	15–16 years	16–17 years	17–18 years	18–19 years	19–20 years	20–21 years	21–22 years	22–23 years	Total
I	3	5	2	5	1	...	1	...	2	...	...	...	...	...	...	...	19
II	...	...	4	2	2	1	...	...	1	...	...	...	...	...	...	...	10
III	...	...	...	1	5	1	1	1	...	...	...	...	...	...	...	...	9
IV	...	...	...	3	7	4	4	2	1	...	...	...	...	...	...	...	21
V	...	...	...	3	2	3	5	4	...	...	2	1	...	...	...	...	20
VI	...	...	...	...	...	2	3	8	...	2	2	...	1	...	...	...	18
VII	...	...	...	...	...	...	1	1	2	3	4	5	1	1	1	1	20
VIII	...	...	...	...	...	...	...	1	7	2	2	...	...	...	...	...	12
IX	...	...	...	...	...	...	...	3	3	3	1	1	3	...	...	...	14
X	...	...	...	...	...	...	...	1	4	...	...	1	...	...	...	...	6
XI	...	...	...	...	...	...	...	...	...	2	1	2	1	...	...	1	7
XII	...	...	...	...	...	...	...	...	...	...	1	1	1	1	...	2	6
Totals	3	5	6	14	17	11	15	21	20	12	13	11	7	2	1	4	162

A Minuet, by senior girls, Ontario School for the Blind

Symphony Orchestra, Ontario School for the Blind

This report is skewed to the right owing largely to the late age of entrance. This is best illustrated in Grade 1, where the majority of children are 9 years and over. A second reason is that low grade mentals are carried in regular classes. This is especially noticeable in Grade 7, where fifteen out of twenty pupils are 16 years or over. Thirteen of these fifteen are definitely dull normal and lower. Outside of these two factors, the rate of promotion is normal.

Student Awards in Music and Academic Work

At the Stratford Musical Festival this year the O. S. B. madrigal ensemble choir won the Stratford Beacon-Herald Trophy for the ninth consecutive time; the O. S. B. male chorus (under 21 years) and the Ladies' Choir (under 21 years) each won a first place.

To honour the memory of members recently deceased the Brantford Rotary Club this year instituted six memorial scholarships in academic work and music, as follows:

Dr. C. D. Chapin Memorial Scholarship—General Proficiency in Grade 8, $5.00.

Allen E. Cuthbertson Memorial Scholarship—General Proficiency in Grade 9, $5.00.

Flt. Lt. Ian Dowling Memorial Scholarship—General Proficiency in Grade 10, $10.00.

Lt. Charles Waterous Memorial Scholarship—General Proficiency in Grade 11, $10.00.

Thomas Makusker Memorial Scholarship—Proficiency in English, Grade 11 and 12, $10.00.

Theodore R. Hamilton Memorial Scholarship—Progress during the year, $10.00.

"High Flight"

This title, borrowed from John Gillespie Magee's war poem, has been adopted by the student body as the name of their school magazine. The first issue was published in February of this year. It was published in ink print and upwards of 400 copies were sold to parents and interested friends.

War Work and Student Givings

Both students and staff continue to be regular donors at the Brantford Blood Donor Clinic,—having given 130 donations to date. The teaching staff continues to be 100 per cent. purchasers of war bonds. The Senior Girls' Club gave $6.00 to the Navy League, and the Senior Boys' Club $5.00 to the Navy League, $10.00 to the Brant Sanatorium, and $3.00 to White Gift Sunday. The sewing and knitting classes made 86 articles for various war and social services. The Junior Red Cross, from monies earned through salvage collection, donated $5.00 to the I. O. D. E. Soldiers' Book Campaign, $20.00 for overseas parcels, and $25.00 to Prisoner of War parcels.

The Girl Guide Troop assisted in the sale of war stamps, and in local day nursery help.

The Junior Red Cross in Grade V earned and distributed $23.70 for patriotic purposes.

Sunday School Collection, amounting to $15.75, was sent to Dr. Robert McClure for his work in China.

Grades 7 and 8, through the "Save the Children Fund," "adopted" Neville Magnier, a five year old French refugee in England. During the year, they sent $25.00 of their own spending money to this small boy, and corresponded with him, and are intending to continue the "adoption."

Library Report

The Braille Library now consists of about 1,100 volumes, 590 of these being fiction suitable for senior students, and 250 for junior. The remaining volumes are devoted to such subjects as geography, history, science, philosophy and religion. About 100 volumes have been added during the year. Many Braille books printed in England are temporarily out of print, due to war conditions. Since English books can be obtained within the British Empire at one-third of the list price, most of our books come from that source. There are 50 books in the talking-book library, varying from one record to 24 records per book. Three talking-book machines are provided to enable the students to "read" these books.

Report of Ophthalmologist

The class entering this year have much poorer visual acuity than usual,—there being five girls and two boys who have completely lost the sight of one or both eyes. Five boys and one girl have light perception only. The remainder have limited vision varying in ability to count fingers at from two to twenty feet.

Diseases Causing Blindness	Female	Male	Total
1. Congenital Causes (Other than cataract)	3	2	5
2. Congenital Cataract	5	3	8
3. Congenital Glaucoma	1	3	4
4. Sympathetic Ophthalmia and Uveitis	3	1	4
5. Keratitis	2	1	3
6. Fundus Lesions including optic atrophy, congenital rhinitis and choroiditis	0	6	6
7. Myopia	0	1	1
Totals	14	17	31

An interesting observation is the high percentage of cases of congenital origin,—seventeen out of a class of thirty-one being the result of some hereditary eye disease. Ophthalmia neonatorum, which used to be in the front rank as a major culprit producing blindness, is falling far behind in the list, and in three cases of keratitis in this year's group, only one can be classed as definitely due to ophthalmia neonatorum.

A careful examination and study was made of all other pupils in the school. Advice was given as to the care and use of the eyes. A number of pupils required a correction in their glasses. In some cases, it was necessary to make suggestions as to dietary and other changes.

NORMAN W. BRAGG, M.D., F.A.C.S.

Medical Report

Total Number of Patients		85
Total Number Hospital Days		547
Contagious Diseases		
Impetigo	2	
Skin Diseases	10	
Infections and Boils	35	
Common Colds	30	
Influenza	8	
Sore Throat and Tonsilitis	10	
Bronchial Pneumonia	1	
Bilious Cases	2	
Abscess	1	
Heart Condition	2	
Fractured Collar Bone	1	
Sprains	3	
Epileptic Cases (resting after seizures)	2	
Miscellaneous Cases	4	
Total	111 cases	
Pupils receiving 3 doses of diphtheria toxin-antitoxin		8
Pupils vaccinated		3

Over the years, great emphasis has been placed on preventive measures, such as vaccination, Wasserman testing, annual physical examinations, dental and eye care, administering of diphtheria toxin-antitoxin, and whooping cough serum, good diet and a daily physical health programme. These have all shown increasingly good results. The present student body is fairly rugged, and seems to be building up a good resistance to the common and ordinary run of disease.

The fact that a trained nurse is on constant duty throughout the school term is an invaluable aid—in fact, a practical necessity—in caring for blind children. They are particularly good patients, and always very co-operative.

J. A. Marquis, M.D.

Dental Report

Boys		Girls	
No fillings required	24	No fillings required	25
One filling only	22	One filling only	22
Permanent teeth extracted	21	Permanent teeth extracted	9
Deciduous teeth extracted	21	Deciduous teeth extracted	21
Teeth filled	165	Teeth filled	111

J. R. Will,
Dentist.

BURSAR'S FINANCIAL REPORT for the year ending March 31, 1945

Expenditures:		
Salaries and Wages	$60,442.56	
Travelling Expenses	259.47	
Medical Department	267.90	
Groceries and Provisions	14,537.12	
Bedding and Clothing	369.07	
Fuel, Light, Power and Water	11,683.23	
Laundry, Soap and Cleaning	808.71	
Furniture and Furnishings	996.86	
Farm and Garden	1,088.13	
Repairs and Alterations	1,649.46	
School Supplies	1,478.66	
Dental and Oculist	565.25	
Contingencies	1,548.90	
		$95,695.32

Casual Revenue Returned to Department:		
Farm Account	$1,018 51	
Perquisites	4,840 79	
Fees from Western Provinces	12,566 67	
Board—(Rankin and Buchkowsky)	25.00	
		18,449 97
Actual Expenditure		$77,215 35

G. H. Ryerson,
Bursar.

Throughout the year the help staff have been faithful to their tasks, although working at times under-staffed.

The teaching staff have been loyal, co-operative and efficient.

I have the honour to be, your obedient servant,

H. J. Vallentyne,
Superintendent.

History of the School

In 1870, the Province of Ontario purchased a site adjoining the western limit of the city for the Ontario School for the Blind. The buildings and beautifully wooded grounds cover an area of approximately 50 acres. The school was opened in May, 1872 with eleven pupils. At first the institution was administered along with prisons and asylums by the Department of the Provincial Secretary and combined the functions of a home for the adult blind and a school for blind students. In 1917, the Ontario Institution for the Blind (O. I. B.) was transferred to the Department of Education and became the Ontario School for the Blind (O. S. B.). The Department appointed Dr. W. B. Race, Headmaster of the Sault Ste. Marie Collegiate Institute, as the first Superintendent and Principal. All the adults were removed, and the school became in every sense of the word a resident school for the blind, where students were in residence for nine months of the year, going home for the usual school holidays.

Dr. Race organized the school along lines much the same as other elementary schools in Ontario, with one year of High School work, and special work in crafts, arts and music.

STUDENT BODY

Any child may attend the Ontario School for the Blind who is of school age, with less than 10 percent vision, and who is not otherwise physically or mentally handicapped in such a way to bar him from school attendance. The school population divides itself roughly into three groups—about thirds—those who are totally blind, those who have light perception, and those who can see up to the limit of ten percent. The seeing students act as guides to the sightless students in all school activities, including extra-curricular activities, and going outside to church, theatre and public assemblies. The School serves the Province of Ontario and the three Prairie Provinces. The school population at present is 162,—of whom forty come from the Prairie Provinces.

COURSE OF STUDY

Academic Department. This Department covers the work of our elementary schools and secondary schools up to the completion of Grade 12. The only elementary studies that are omitted are drawing and art colour work. In the secondary school, literary and factual options are chosen, rather than mathematics and science. However, Braille text books are available in both these subjects and junior classes are conducted in both. Indeed, some blind people have taken honour courses at University in both these subjects. Modern languages taught at the Ontario School for the Blind are Spanish and French.

Music Department. A great deal of attention is given to the study of music,—piano, vocal, organ, orchestral instruments and choral work As an aesthetic outlet, music is invaluable to the blind person,—barred as he is from the pursuit of certain other artistic endeavours. All musical credits are obtained through the Toronto Conservatory of Music.

Piano Tuning, Household Science and Manual Arts. Piano Tuning is taught by a thoroughly capable instructor, and many of the graduates earn their livelihood after graduation by tuning pianos. The girls are taught cooking, sewing, knitting, weaving and other allied crafts, and the boys study reed-furniture making, caning, the making of rubber mats,—and are given training in the assembling of nuts and bolts, locks and hinges.

Principal H. J. Vallentyne and a few of his pupils

PHYSICAL INSTRUCTION AND HEALTH

The programme in Physical Instruction and Health allows one full period every day for every child. This is taken out of doors, as much as possible, in hikes, ice skating, field and track sports, camping, etc. Only in inclement weather, do they work indoors in the gymnasium. Near the close of the school year, there is an Annual Field Day. Every child in the school takes part in the preliminary competitions for this event. Finalists strive for cup honours on Field Day, and field and track events are interspersed with obstacle races, shoe races, and sack races, in which all can compete, and where the non-athletic type has a chance to win.

Each child's weight and height is measured monthly and charted for health scores. A graduate nurse is on full time duty at the school. The Medical Health Officer calls daily and visits those—if any—in the school hospital. The ophthalmologist examines every child once a year, and as many times oftener as the child or school requires The school sends all the students to the dentist once a year for a general check-up, and necessary work is done. Each student's health record is charted on his personal history card, which shows the result of his physical growth over the years of his school life,—giving annual eye examinations, annual, complete medical examinations, and a pictured record of dental work done, together with a record of all illnesses up to the end of his school life. In passing, it might be well to mention that this card also shows his pre-school history, and also a post-school record, together with a personal snap shot.

EXTRA-CURRICULAR WORK

In extra curricular activities, the school has an opportunity to provide a richer education and a finer training than in the regular school work. The Ontario School for the Blind does very considerable work in dramatics. Over the past years, perhaps the best productions were Oliphant Downs' "Why the Chimes Rang," and Gwendolyn Seiler's "The Princess and the Swine-herd,"—which last was given at London, and raised approximately a thousand dollars for the Queen's Fund. Again, dramatics are combined with music, in the production of several operettas, the most outstanding of which have been George Tootel's "Tangles," and Edward German's "Merrie England." The latter was given in the wooded grounds of the school, where a natural embankment was used for the Thames, and 200 foot winze was constructed to "float" Queen Elizabeth's barge on to the stage.

For ten years, the students of the school have participated in and won honours at the Stratford Musical Festival. To gain a place in this Festival Choir gives a very impelling motive to choral work.

All students are given an opportunity through the year of attending concerts in the Columbia Community Concert Series, given by world famous artists. The same applies to meetings of the Brantford Women's Canadian Club.

Many times during the year, entertainment groups are sent out to churches and other organizations in Brantford and the outlying districts and these give from one or two numbers to a full concert programme.

STUDENT ORGANIZATIONS

Among the student organizations are Brownie and Cubs, Guides and Scouts, the Merry Makers' Club and the Vallentyne Club. These last two organizations are the senior girls' and senior boys' clubs, respectively. These Clubs meet weekly throughout the year. Their activities are made up of debates, public speaking forums, dancing, skating, and other social functions, and week-end camps at the end of the school year. These two senior Clubs collaborated last year in producing the first School journal, "High Flight," which was an ink print and was sold to the children's parents and friends.

The school motto is, "The Impossible is Only the Untried."

PUBLIC LIBRARIES

I have the honour to submit the report of the Public Libraries Branch for the year 1944, in which are included statistics covering the operations of the public libraries of the province during 1943, together with a statement of the legislative grants paid in 1944, and the operation of the Department of Education Travelling Libraries in the same year.

A comparison of the public library statistics given below with those prepared in 1939 indicates that, generally speaking, little progress has been made in the development of library service during the intervening years. Evidence, not only of this lack of progress but also of a somewhat desperate attempt merely to maintain the *status quo,* increases as I resume my visits to the various libraries after my absence from the inspectorship. The province has never been adequately covered by library service, yet I have to report that there are actually fewer libraries in operation to-day than there were five years ago. It is true that the decrease is only two, but that there should have been a reduction where an increase was needed is in itself a significant comment upon the general situation. Further, of the 493 libraries now listed, only 233 are free public libraries, that is to say, organizations which are supported by a municipal appropriation which may be regarded as assured income. The remaining 260 are library associations continuing the principle of the mechanics' institute library and supported chiefly, not by the community as a whole, but by membership fees.

The total expenditure of the people's libraries in 1943 was, in round figures, $1,600,000, as against $1,300,000 of the depression year 1938. It is quite clear that this slight increase must be totally inadequate to meet the much higher present costs of operation, so that, financially, the libraries are in worse case than they were during the depression. This state of affairs is emphasized when we note that the present total book stock of 3,700,000 volumes shows an increase of no more than 250,000 during the five years, despite the fact that libraries are not discarding as they should and are endeavouring to keep pace with the demand by continuing to circulate many thousands of books which are in a deplorably bad physical condition.

It is interesting to observe that the circulation of books, which dropped sharply upon the outbreak of war, has now returned to a point almost exactly level with 1938, when conditions of unemployment resulted in putting such a heavy burden upon the service. But of even deeper significance than increasing use is the greater discrimination and the growing public demand for better and more thoughtful books which most libraries are now reporting.

Evidence might be multiplied to demonstrate the depressed state of the library as compared with other public services but perhaps enough has been said to point the truth of the matter.

I can report with confidence that, in the main, library management has not been at fault so much as lack of financial support. The majority of our libraries have long striven and are continuing to strive valiantly to assume and maintain their place—most essential in a democracy—as an integral factor in the educational system. That they have not been more than partially successful and that they have not made progress comparable to that of other services is clear to the management itself and apparent to all thoughtful observers. The means have not been forthcoming. Nor do I believe that an adequate state of effectiveness can be in any way achieved until such time as we may greatly increase the body of professionally trained people employed in the service and add so materially to its financial support, both municipal and legislative, as to raise the library budget above its present level of bare subsistence.

TRAVELLING LIBRARIES

Calendar Year 1944

LIBRARIES LOANED—		
Public Libraries	201	
Schools—(elementary and secondary)	1,310	
Women's Institutes	36	
Study Clubs, etc.	85	
Total		1,632
CIRCULATION—		
Juvenile	117,566	
Classed	15,935	
Fiction	29,200	
Total		162,701
BOOKS PURCHASED—		
Juvenile	1,927	
Adult	1,225	
Continuation School	1,751	
Marine	413	
Total		5,316
Books discarded		3,029
Books repaired		823
Number of books in library December 31, 1944		54,573
Increase in circulation		3,916
Increase in number of cases		210

TEACHERS' LIBRARY

1944

Number of Teachers registered	2,679
Number of Teachers borrowing books—approximately	100
Number of Books borrowed	672
Circulation	1,471

CONTINUATION SCHOOLS

1944

Number of Libraries sent out	233
Circulation to December 31, 1944	6,608

A. Mowat,
Inspector of Public Libraries.

Toronto, 7th April, 1945.

Statistical data relative to this report may be found on pp. 255-263.

PUBLIC RECORDS AND ARCHIVES

Although another year of war, 1944 has shown an increase in activity in this Department. Visitors and researchers have received attention from the staff, covering a wide range of subjects and much information has been sent far afield by mail.

The work of preparing material for use of the public proceeds steadily. Recently all newspapers were checked and listed both alphabetically and chronologically and some have been bound, while maps and manuscripts are constantly being made available.

Visitors

An interesting visitor was Mr. Hugh Paget, B.A. (Oxon.), Representative of the British Council in Jamaica and Chairman of the Archives Committee of the Institute of Jamaica, who wished to study our organization and methods.

We have also been pleased to welcome groups of school children, accompanied by their teachers, from outside as well as within the city.

Acquisitions

Armstrong, S. J., Toronto; picture of Parliament Buildings, Toronto, decorated in honour of the Heroes of Paardeberg, November 5, 1900.

Buchner, Miss Orrena, Toronto; sketch of the history of the House or Haus family.

Crouse, Charles C., Oshawa; Genealogical Notes on Perry, Freeman, Rogers, Way, McTaggart, Demarest, Marsh, Campbell and Young families; also, Return of Loyalists quartered at St. Johns, Canada, March 1, 1781, (under Major Nairne) and Pensions.

Pamphlet—Annis Annals, 1638—1931.

Elliott, the late Dr. Jabez B., Toronto; package of Marshall Spring Bidwell letters, 1834–1847.

Gladman, Victor Lionel; copies of letters of his great grandfather and of George Gladman, official of Hudson's Bay Co.

Heath, W. H., Chief Geographer of Ontario; Dawson's map of the Dominion of Canada, 1872.

Hebb, Andrew, Newmarket; bound volume of The Newmarket Era, February 5th, 1892, to January 12th, 1894.

Mason, Rev. R. S., Richmond Hill; Photostat copy of advertisement calling for tenders for Hamilton-Port Dover highway, October 6, 1842.

McMillan, Mrs. E. J., Toronto; two daguerrotypes, (1) Joseph Hough and his wife, Elizabeth Devenish, of Scarboro' Township and (2) Joseph and Mary Jane Hough, son and daughter of Joseph Hough.

Peel County map by Charles Unwin and A. B. Scott, showing mills, roads, post offices, schools, etc.

Rutherford, Frank S., Toronto; copy of The Brussels Post, Brussels, Ont., December 3, 1875.

Sawdon, Herbert H., Tottenham; Schomberg and its Schools.

Simcoe County Women's Institutes, Historical Research Committee; History of the Scotch Settlement (West Gwillimbury) from Pioneer Days, by Mrs. John Sutherland, Bradford.

Ward, Miss Aileen, Toronto; reprint from Dalhousie Review of "In Memory of Uncle Tom."

Woodhouse, Roy, Hamilton; Photograph of sign from building at Burlington Beach.

Historical Exhibit

The interest of the teachers and pupils in our historical exhibit continues, as may be judged from the following comments which we have received:

From Richmond Continuation School.

The school enjoyed the historical exhibit especially the copies of early newspapers and the patent with the attached beeswax seal. The senior pupils enjoyed the "refresher course", as it really was, in the position of Bishop Strachan and William Lyon Mackenzie in the educational and political fields respectively.

From Woodstock Collegiate Institute.

All history students had the exhibit explained to them in a class period. Many returned after four o'clock to see it again. I think that those who had taken the course in Canadian History got most out of it; those taking the course this year have not reached the 1800-1840 period.

I like the idea. Would it be possible to increase the number of exhibits, so as to cover four or five main periods of Canadian History? A reporter from the local newspaper was at the school when the exhibit was there. I am enclosing his write-up.

From Winchester High School.

The pupils of the High School here have enjoyed the historical exhibit and on their behalf I wish to thank you for so kindly lending it to us.

I think it an excellent exhibit and it has done much to arouse an interest in Canadian History. Thank you.

From Grand Valley Continuation School.

This exhibit was much appreciated and enjoyed by my History classes and also by the other students in the school.

May I particularly thank you for sending it in time for our Young People's Citizenship meeting. Unfortunately, the weather was very unfavourable and so out of a usual attendance of 60 to 70 we had only 17. Those who were present were very much interested and several others have since asked for an opportunity to see some of the exhibits. This has delayed the return by a couple of days. The old land grant patent and the copy of the Colonial Advocate seemed to be of particular interest.

I wish also to express my own personal thanks and appreciation for a very helpful and interesting exhibit.

From Belleville Collegiate Institute and Vocational School.

To-day we returned the Canadian History exhibit, for which the other three teachers of Canadian History and I wish to express our sincere thanks. The pupils in my three Canadian History classes, as well as my two Grade XII and my Grade XIII were intensely interested in the exhibit.—If you will lend it to us next year, we will be very grateful.

From Cornwall Collegiate Institute.

The students in the Canadian History classes found the documents both interesting and instructive. We were able to use some of them in our displays the night of Open House and found the general public particularly intrigued by the list of the first students in our school.

I hope in the future that the services of the Archives may be extended still more; they are, indeed, valuable.

From Humberside Collegiate Institute, Toronto.

I wish to express the appreciation of this school for the excellence of the exhibit and the service you are rendering. All our Grade X classes saw the exhibit. Many pupils were so interested as to return after school to make further examination of the material. Printed material, such as proclamations, our teachers found very suitable for classroom use. Again let me thank you for splendid service.

H. McClung,
Provincial Archivist.

June 11, 1945.

MUSIC

The following statistics show the percentage of classrooms in the Elementary schools of Ontario providing a regular course in music, under the supervision of qualified music teachers. These figures are based upon reports from schools applying for the special music grants on June 30th, 1944.

	1944	1943	1942	1941	1940	1939	1938	1937
Cities	100	98.3	98.3	98.7	100	100	97.7	95
Counties	72.8	69.8	72.6	78	77.4	73	64.7	51.5
Districts	38	47.5	51.2	52.7	52	45	41.7	28.6
Separate (English)	32.6	35	39	35	27.7	26.3	21	30
Total	72	69	71.3	71.8	71	68	62.2	55.5

NOTE: The remainder of the Elementary schools offer some music instruction under the direction of the regular teachers.

The number of Secondary schools offering a course in music is as follows:—

	1944	1943	1942	1941	1940	1939	1938
Collegiate Institutes	65	64	66	67	57	52	17
High Schools	120	113	115	120	112	94	51
Continuation Schools	120	115	126	134	123	115	53
Total	305	292	307	321	292	261	121
Percentages	71	68	71	74	68	60	28

NOTE: Several Vocational schools also offer a music course. No special music grant is provided for this type of school.

Music Teachers

The number of qualified music teachers and supervisors reported as being engaged in the schools during 1944 is as follows:— In Elementary schools only, 412; In Secondary schools only, 171; In both types of schools, 110; total number of teachers 693. Of these, the following held temporary permits only:—

	1944	1943
Elementary	87	55
Secondary	37	26
Total	124	81

Many of the music teachers holding Departmental certificates are only partially qualified, and will require further attendance at the summer courses.

French-Speaking Schools

All French-speaking schools are under the personal supervision of Mr. Joseph Beaulieu, Mus. Bac., Assistant Provincial Supervisor of Music, and these schools have continued to show satisfactory progress. School choirs have been formed in the majority of schools, and classroom singing has improved through the use of graded song-books made available during the year. Supervisors have been appointed in four centres.

Music in the War Effort

The children have been encouraged to find in music an expression of their loyalty and devotion to Canada and the Empire. Not only in connection with Empire Day observance, but throughout the year, special emphasis has been placed on the singing of patriotic and Empire songs. Music has also been actively employed in the pupils' efforts in behalf of the Victory Loan Campaigns.

Matriculation Music

Music is one of the optional subjects in Grade XIII. This consists of either a school course or extra-mural music represented by certificates from certain accredited music schools and conservatories. Since Secondary school music has been for the most part confined to Grades IX and X, it will be some time before any considerable number of pupils will be prepared to choose this option, but, in 1944, pupils from the following schools wrote the Departmental examination in Grade XIII music—Malvern Collegiate Institute, Toronto; Cobourg Collegiate Institute; Belleville Collegiate Institute; Kingston Collegiate Institute.

Music Festivals

A large number of music festivals were held in 1944. Transportation problems caused the temporary dropping of some rural festivals where children had to be brought to a central hall from long distances, but most festivals were continued on a reduced scale, and several new ones introduced to serve smaller areas.

Sound Films

Three music sound-films were added to the Department Library which now contains twenty subjects dealing with music. Music lends itself to presentation by visual as well as aural means and the music films are among the most useful in the Library. The aggregate number of screenings for the music films during 1944 was 1,002, viewed by 52,915 adults and 89,508 children. The corresponding figures for 1943 were 514; 7,805; and 74,622.

Radio

During January, February and March a great many schools listened to a series of twelve weekly broadcasts "Music for Young Folk" sponsored by the Department. These programmes were carried on a network covering the entire Province of Ontario and three Quebec stations. The Provincial Supervisor of Music prepared and gave the commentary. The music was supplied by the Toronto Symphony Orchestra and smaller instrumental and vocal groups. Many valuable comments and suggestions were received from the participating schools, and these will be embodied in plans for future series.

Publications

The following literature was prepared by the office of the Provincial Supervisor of Music—High Road of Song, Elementary Grades
Hymns for Schools
Schedule of Music Options, Grade XIII
Suggestions for Teachers, Grade X
Suggestions for Teachers, Grade XIII.

Supplementary Report of the Provincial Supervisor of Music, 1944

MUSIC GRANTS PAID

	Elementary Schools	Per Room	Secondary Schools	Per School	Total
1935	$34,242.71	$4.46	$1,817.02	$106.88	$36,059.73
1936	47,335.97	5.74	2,517.00	106.13	49,882.97
1937	86,383.94	9.11	5,355.44	112.07	91,739.38
1938	119,384.85	11.13	16,618.48	129.87	136,346.15
1939	107,364.82	9.14	15,127.70	57.96	122,492.52
1940	104,913.19	8.53	18,787.35	64.06	122,700.54
1941	95,589.66	7.72	18,379.52	57.25	113,969.18
1942	98,341.07	8.47	17,614.94	57.37	115,956.01
1943	111,160.07	9.45	15,914.37	54.50	127,074.44
1944	112,254.60	7.52	16,752.09	54.92	129,006.69

1944 GRANTS ITEMIZED

	Elementary Schools
Cities	$ 961.89
Counties	101,712.83
Districts	7,485.03
Separate	2,094.85
Total	$112,254.60

	Secondary Schools
Collegiates	$ 5,558.14
High Schools	6,651.03
Continuation	4,542.92
Total	$16,752.09

FIELD ACTIVITIES OF THE PROVINCIAL SUPERVISOR OF MUSIC

		1943		1944
Music Festivals attended		32		26
School Concerts attended		8		13
Teachers' Meetings attended		12		5
School Assemblies attended		12		5
School Board Meetings attended		3		4
Service Club Addresses given		5		7
Broadcasts		0		12
Schools inspected—Elementary	77		103	
Secondary	16		13	
Total		93		126

FIELD ACTIVITIES OF THE ASSISTANT PROVINCIAL SUPERVISOR OF FRENCH-SPEAKING SCHOOLS

		1943		1944
Schools visited, rural	49		28	
urban	73		44	
Total		122		72
Total visits to schools (including repeat visits)		164		112
Visits to Normal Schools		3		3
Teachers' Meetings attended		37		20
Motion Pictures on Music . . . . . Schools		15		0
Boys' Choirs Organized		20		12
School Board Meetings attended		2		0
Lectures and Demonstrations with Children		47		18
Concerts with special trained boys		27		29
Broadcasts		0		3
Supervisors appointed		0		4

Respectfully submitted,

G. R. Fenwick,
Provincial Supervisor of Music.

TRADE-SCHOOLS

I beg leave to present the report of the operations of The Trade-Schools Regulation Act for the year 1944.

The Legislature of the Province of Ontario in 1938 passed The Trade-Schools Regulation Act in order to rectify abuses, which had reached extensive proportions, relative to the sale of Trade-School Courses to the public through privately operated institutions. There is ample evidence that the Act is regulating, controlling, and correcting these abuses and is receiving the fullest approval from the public in general as well as that of the operators of reputable schools. The latter realize the advantage of being freed from the onus resulting from former unethical actions of certain institutions, which have now been eliminated. The list of trade-schools, originally designated under the Act, has been extended by Orders-in-Council under Clause 12(k) as necessity for regulation demanded. During the year all privately operated Business Schools and Colleges have been included and without doubt schools giving other courses, not now specified, will be required to secure registration as public demand may require for fuller protection. The request for inclusion of certain courses does not always come from the public. The operators of many schools have favoured the extension in order to secure the advantages of supervision and regulation under the Department of Education. The courses now specified as requiring to be registered under the Act are as follows:—

1. Advertising.
2. Aeroplane Construction and Operation.
3. Air Conditioning and Refrigeration.
4. Broadcasting Practice.
5. Business and Office Practice
6. Civil Service Occupations.
7. Commercial and Industrial Art.
8. Concrete Construction.
9. Dairy, Poultry and other Farm Work.
10. Detective and Secret Service Work.
11. Diamond Drilling.
12. Diesel and other Internal Combustion Engines.
13. Dress and Garment Designing, including Millinery.
14. Electric and Acetylene Welding.
15. Foot Correction.
16. Foundry Practice.
17. Hand, Machine and Power Machine Sewing Operation.
18. Hotel Management and other Hotel, Cafe, and Hostess Occupations.
19. Industrial and Business Management.
20. Journalism and Story Writing.
21. Landscape Gardening.
22. Machine Shop Practice.
23. Mechanical Dentistry.
24. Painting and Interior Decoration
25. Photography.
26. Plastics.
27. Printing and Bookbinding.
28. Pulp and Paper Making.
29. Radio and Wireless Communication.
30. Railway Station Agents and other Railway Occupations.
31. Salesmanship.
32. Sheet Metal Work.
33. Sound Projection and Motion Picture Operation.
34. Speech and Oratory.
35. Stationary and Marine Engineering.
36. Telegraphy.
37. Television.
38. Theoretical and Industrial Chemistry.
39. Theoretical and Industrial Electricity.
40. Theoretical and Practical Engineering.
41. Woodworking and Cabinet Making.

Administration of The Trade-Schools Regulation Act by this Branch of the Department of Education includes the following:—

(1) Approval of courses offered by a Trade-School and their length.
(2) Approval of forms of contracts used by a Trade-School.

(3) Approval of advertising material and radio script to be used by the Trade-School.
(4) Approval of the accommodation and equipment provided by the Trade-School. This must comply with the local requirements for fire, sanitation and safety.
(5) Approval of fees to be charged.
(6) Approval of qualifications of staff.
(7) Approval of admission qualifications of students.
(8) Adjusting settlement of claims made by either the school or the student.
(9) Advising students regarding the nature of the courses offered by schools and where each may be obtained.
(10) With the assistance of the Attorney-General's Department, enforcing penalties incurred for non-compliance with The Trade-Schools Regulation Act.
(11) Collecting the necessary annual fees and surety bonds required to be furnished by schools and salesmen.
(12) Arranging for the submission of such annual financial and other reports required by the Act in connection with applications for registration.
(13) Issuing certificates of registration to such schools as have been approved.
(14) Issuing certificates to all approved salesmen of courses.
(15) Approval of the requirements of the school in granting certificates and diplomas to students.
(16) Approval of Text-books used and charges made to students for same.
(17) Acting as an arbitration officer in adjusting disputes arising between students and the school management.
(18) Determining the extent of competition which may arise between Trade-Schools and Industry where competitive manufacture of goods and services may be involved.
(19) Furnishing the public with reports regarding the reliability and dependability of schools where inquiries are made about them.
(20) Co-operating with Better Business Bureaus, Boards of Trade, Manufacturers' Associations, the Press, and Trade-School Departments operating in other Provinces of the Dominion of Canada and in the United States, to extend and strengthen the controls which the Trade-Schools Regulation Act was intended to secure.

There continues to exist the most cordial relationship between the Department and these registered schools. Each school is most anxious to improve and develop the courses of study so as to render the best service possible to the public. The long experience which many of these schools have had in planning courses and handling large groups of students is a most valuable asset to the educational work of this Province. The Department appreciates this service and on the other hand the schools value highly the recognition and approval given by the Department to registered schools. It is a strong factor in creating greater confidence with the public as to the reliability of such schools.

The following schools have been registered during the year 1944 under The Trade-Schools Regulation Act:—

M. C. C. Schools Limited, Winnipeg.
International Correspondence Schools Canadian Limited, Montreal.
International Accounts Society, Chicago and Toronto.
Shaw Schools Limited, Toronto.
Shaw Beaches School.
Shaw East Toronto School.

Shaw Riverdale School.
Shaw Danforth School.
Shaw Central School.
Shaw Deer Park School.
Shaw Dovercourt School.
Shaw Oakwood School.
Shaw High Park School.
Shaw North Toronto School.
Shaw Kingsway School.
Shaw Parkdale School.
Toronto School of Design, Toronto.
Alexander Hamilton Institute, Toronto.
Speedwriting School of Canada, Hamilton.
British Institute of Engineering Technology, Toronto.
Reilly Institute, Toronto.
Newspaper Institute of America, New York City.
National Radio Institute, Washington.
Teresa Designing School, Toronto.
General Welding Works, Toronto and Sudbury.
Capitol Radio Engineering Institute, Washington.
Northern Institute of Technology, Toronto.
Wells Academy, London.
Branches: Aylmer Business College, Aylmer.
 Central Business College, Goderich.
 Central Business College, Stratford.
 Guelph Business College, Guelph.
 Petrolia Business College, Petrolia.
 Wells Academy, Kitchener.
 Woodstock Business College, Woodstock.
The Kingsway College, Toronto.
Letchford Studio of Fashion Careers, Toronto.
Galasso School of Designing, Toronto.
Lincoln Institute of Canada, Toronto.
Washington School of Art, Washington.
Weller Secretarial College, Toronto.
Chicago Vocational Training Corporation, Winnipeg and Edmonton.
Standard Engineering Institute, Toronto.
Technological Institute of Great Britain, Toronto.
LaSalle Extension University, Chicago and Toronto.
School of Stationary Engineering, Copper Cliff.
Brockville Business College, Brockville.
Kingston Business College, Kingston.
National Schools, Los Angeles.
St. Thomas Business College, St. Thomas.
Brantford Business College, Brantford.
O'Neill Business College, Windsor.
O'Neill Business College, Chatham.
Windsor Business College, Windsor.
Cornwall Commercial College, Cornwall.
Gowling School, Ottawa.
National Business College, Ottawa.
Robinson Business College, Welland.
Canada Business College, Hamilton.
Park Business College, Hamilton.
Turner's Business College, Hamilton.
Metzler Business School, Kingston.
Ontario Business College, Belleville.
Galt Business College, Galt.
Euler Business College, Kitchener.
Lakeshore Business College, Toronto.
Burroughs Adding Machine of Canada, Toronto.
Westervelt School, London.
Willis College, Ottawa.
Trenton Business College, Trenton.
Canada Business College, Chatham.
Orillia Commercial College, Orillia.
Tillsonburg Business College, Tillsonburg.
Baker Business College, Lindsay.
Peterborough Business College, Peterborough.
Oshawa Business College, Oshawa.
Simcoe Shorthand and Commercial College, Simcoe.
Federal Business College, Peterborough.

Kenora Business College, Kenora
Sarnia Business College, Sarnia.
Leslie Business School, Fort Frances.
Port Arthur Business College, Port Arthur.
Canada Business College, Toronto.
Niagara Business College, Niagara Falls.
Fort Erie Business College, Fort Erie.
London Business Institute, London.
Bowmanville Business College, Bowmanville.
Robinson Business College, Waterford.
Petrolia Business College, Petrolia.
Fort William Business College, Fort William.
Helen Burgoyne Secretarial School for Girls, Toronto.
Felt and Tarrant Comptometer School, Toronto.
Felt and Tarrant Comptometer School, Hamilton.
Felt and Tarrant Comptometer School, Ottawa.
The Gregg College, Toronto.
The Gregg College, Brampton.
Agar Business College, Ridgetown.
Miss MacKinnon's Business College, Ottawa.
Taber Business College, Carleton Place.
Taber Business College, Smith's Falls.
Helen M. Murphy Private Stenographic School, Ottawa.
Industrial Training Institute Incorporated, Chicago.
Leamington Business College, Leamington.
The School of Commerce, Clinton.
Northern Business College Limited, Owen Sound.
Drummond Business College, Renfrew.
Dominion Business College, Toronto.
Milton Business College, Milton.
The Secord Secretarial School, Toronto.
Pembroke Business College, Pembroke.
Campbellford Commercial School, Campbellford.
Midland Business College, Midland.
Canadian Speakers' Forum, Toronto.
Cub Flying School, Hamilton.
Timmins Business College, Timmins.
Northern School of Commerce, North Bay.
Addison Typing School, Toronto.
Barrie Business College, Barrie.
Sudbury Commercial Institute, Sudbury.
Parkhill Private School, Ansonville.
Sudbury Business College, Sudbury
Soo Business College, Sault Ste. Marie.
Avery's Business College, Gravenhurst.
Warren Air Service, Hamilton.
Jan Chamberlain Studio of Effective Speech, Toronto.
Leavens Brothers Air Services, Limited, Toronto.
St. Catharines Business College, St. Catharines.
Sarles Business College, Trenton.
Sudbury School of Telegraphy, Sudbury.
Len Tripp Flying School, Toronto.
St. Michael's Commercial College, Sudbury.
The C. W. Wright Effective Speaking Courses, Toronto.

W. S. KIRKLAND,
Registrar of Trade-Schools.

Toronto, August 1st, 1945.

GUIDANCE

I beg leave to present the report of the Guidance Branch from its inception on July 1, 1944 until December 31, 1944.

Every school child from the time he is first faced with the necessity of making decisions and choices that will affect his future, vitally needs help in understanding his own talents, in selecting the school course that will best develop those talents, and finally in choosing, training for, and entering the occupation for which he is best fitted. The purpose of guidance is to give this help.

Although informal guidance has been a commendable feature of our schools for many years, it has been generally recognized that the scarcity of trained personnel and the lack of time allotted to guidance have prevented schools from doing effective guidance work. However, steps have been taken in the last few years by a number of communities and schools to lay the foundation for adequate guidance programmes. Directors were appointed in the cities of London, Hamilton, and St. Catharines. In addition many secondary schools have had teacher-counsellors who have been devoting varying amounts of time to different phases of the work. In September, 1944, a full programme of guidance was established in Lawrence Park Collegiate Institute, Toronto. Under a Director of Guidance, steps were taken for the establishment of cumulative records, files of occupational and educational information, interviewing offices, counselling, and all other fundamentals. Mention should also be made of the splendid preparatory work in guidance being done in the schools of Simcoe, Brantford, Galt, Peterborough, Welland, Owen Sound, and in some secondary schools in Toronto.

Our schools are diversified. They vary greatly in size, type and the kind of community they serve. Consequently an outline of the organization in one may or may not apply in its entirety to another. Each school must organize its programme with due regard to the available facilities and the particular and peculiar needs of its pupils. In spite of the variations in organizational details, there are, however, certain basic fundamentals in each "real" programme. Four of these basic principles follow:

1. *Study of Individual Pupils.* This involves bringing together into one record all the information necessary for an understanding of each pupil. This means that the study must be continuous and must begin at the time the pupil enters kindergarten or the primary class. Certainly this requires cumulative records which follow the pupil from class to class and from school to school.

2. *Study of the Occupational World.* Through the obligatory course in Grade IX "Occupations", pupils are given accurate and up-to-date information on educational and occupational opportunities. Through books, pamphlets, films, radio programmes, plant visits, vocations nights, talks by outside speakers, files of occupational and educational information, pupils will receive valuable assistance. A careful organization of this phase of the work will refute the criticism that students are making choices based on mere whims and fancies.

3. *Assistance to Pupils transferring from School to School or to The World of Work.* Frequently teachers can be heard stating that a certain pupil is not doing well because he has moved around so much from school to school. A problem faces us every time a pupil changes from one school to another. It is particularly true that the adjustment from elementary school to secondary school is difficult. The adjustment from any school into the world of work is even more difficult.

4. *Teacher-counsellors.* It is essential that schools have teacher-counsellors to co-ordinate the work and to make it effective. Teacher-counsellors should take training and must also be given a sufficient allotment of time to do the work.

Some schools have developed certain phases to a high degree of efficiency while other schools are just laying the groundwork. Generally speaking it is evident that far greater emphasis is being placed on the dissemination of occupational and educational information than upon the analysis of pupil abilities and capabilities. This is gratifying because it indicates a realization that guidance is not testing, and testing is not guidance. Furthermore, this approach is sound. It means the immediate development of services which do not require highly specialized training.

The study of the occupational world has received considerable attention. The fact that 25% of our secondary schools are providing instruction in "Occupations" in grades above Grade IX is most encouraging. Furthermore, many elementary schools are teaching "Occupations" in Grades VII and VIII.

The Ontario Department of Education, in co-operation with the Canadian Broadcasting Corporation, presented a series of five School Radio Broadcasts in Guidance during November and December over a network of eleven Ontario stations. Each broadcast, which contained a playlet and a talk, was one half-hour in length. Over twenty-five per cent. of our secondary schools had classes listen to the broadcasts.

In all the work of gathering and distributing occupational information, the Vocational Guidance Centre has rendered valuable assistance. The text-notebooks have been helpful in classroom work. The occupational monographs have given accurate and up-to-date information. The subscription service has brought to many schools material which has been invaluable to principals and teacher-counsellors. A rapid expansion of the Vocational Guidance Centre can be expected.

Organized guidance programmes will not be set up over night. It will require time to get adequate cumulative records in operation, to assemble occupational and educational information, and to train teachers and teacher-counsellors. However, sufficient progress has been made to indicate that a firm foundation is being laid. With the splendid support of Principals and Inspectors, with the sympathetic understanding of teachers everywhere, with a growing realization of the true nature of guidance by parents and pupils, and with a frank eagerness for guidance by the general public, the work already started will inevitably go forward in 1945.

H. R. Beattie,
Director of Guidance

Toronto, July 11, 1945.

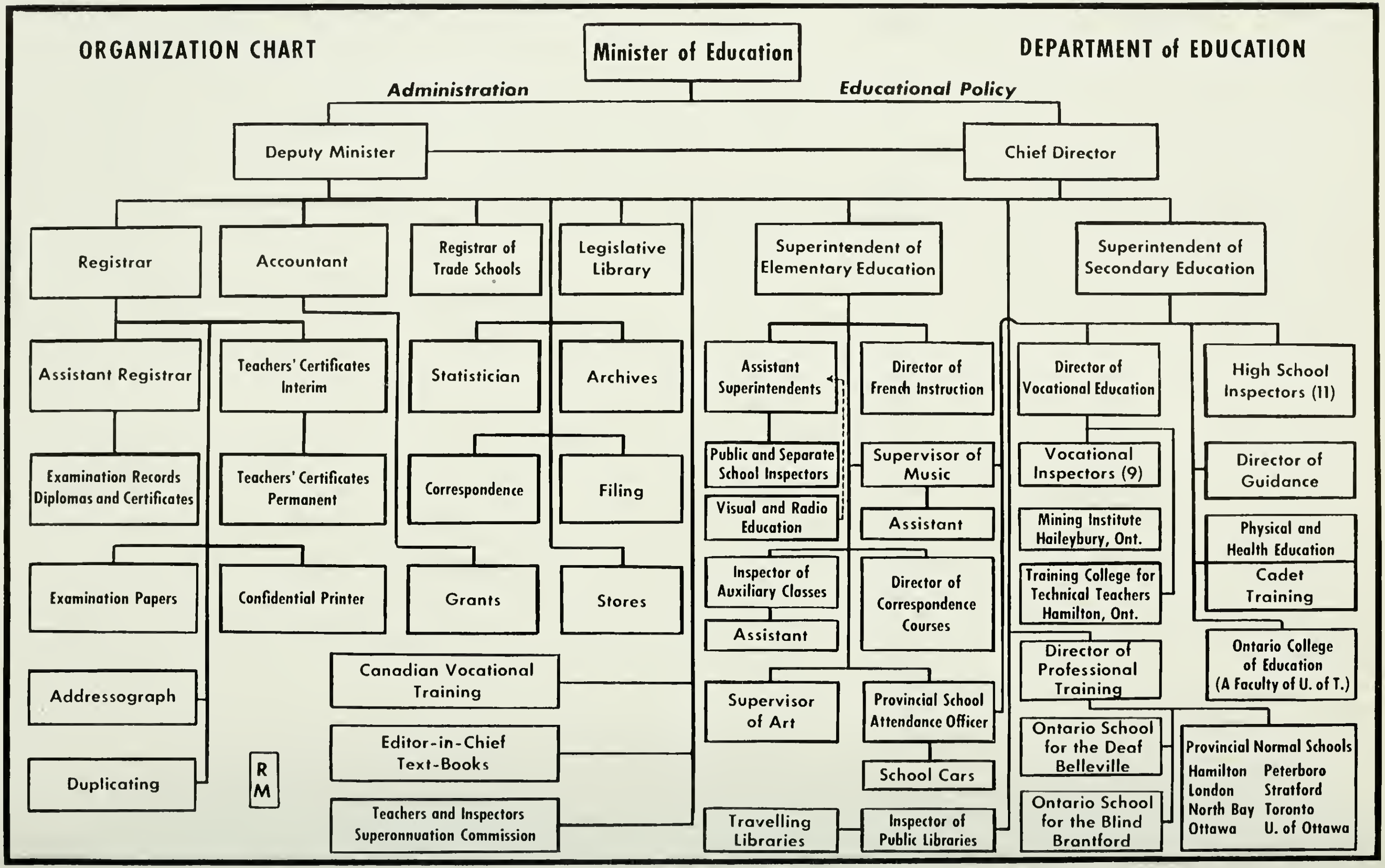
PART II

GENERAL STATISTICS

of

THE PROVINCIAL SCHOOL SYSTEM

A. M. CAMPBELL,
Statistician.


ORGANIZATION CHART
Minister of Education
DEPARTMENT of EDUCATION
Administration
Educational Policy
Deputy Minister
Chief Director
Registrar
Accountant
Registrar of Trade Schools
Legislative Library
Superintendent of Elementary Education
Superintendent of Secondary Education
Assistant Registrar
Teachers' Certificates Interim
Statistician
Archives
Assistant Superintendents
Director of French Instruction
Director of Vocational Education
High School Inspectors (11)
Examination Records Diplomas and Certificates
Teachers' Certificates Permanent
Correspondence
Filing
Public and Separate School Inspectors
Supervisor of Music
Vocational Inspectors (9)
Director of Guidance
Visual and Radio Education
Assistant
Mining Institute Haileybury, Ont.
Physical and Health Education
Examination Papers
Confidential Printer
Grants
Stores
Inspector of Auxiliary Classes
Director of Correspondence Courses
Training College for Technical Teachers Hamilton, Ont.
Cadet Training
Assistant
Canadian Vocational Training
Director of Professional Training
Ontario College of Education (A Faculty of U. of T.)
Addressograph
Supervisor of Art
Provincial School Attendance Officer
Editor-in-Chief Text-Books
Ontario School for the Deaf Belleville
Provincial Normal Schools
Hamilton
London
North Bay
Ottawa
Peterboro
Stratford
Toronto
U. of Ottawa
School Cars
Duplicating
R M
Teachers and Inspectors Superannuation Commission
Travelling Libraries
Inspector of Public Libraries
Ontario School for the Blind Brantford

GRAPH 1

TERMINOLOGY

Assessment—The valuation placed upon property for tax levy purposes. The County Council generally makes an equalization annually of local assessment figures, and this equalized figure is used in the computation of Legislative grants to schools.

Attendance Efficiency—The percentage relation of the actual days attended to the perfect aggregate.

Auxiliary Classes—These are provided for gifted, socially or educationally maladjusted, retarded, or physically-handicapped pupils.

Capital Charges—Debenture instalments, or sinking fund deposits, made on debt incurred for school buildings and equipment.

Compulsory School Age—Children 8 to 14 must attend full time; children from 5 to 8, if enrolled, must attend full time to the end of the school term for which they are enrolled. Adolescents, 14 to 16, who have not attained University matriculation standing must attend full time; those exempted on the plea of circumstances compelling them to go to work must attend part time (400 hours a year) in municipalities where part-time courses are provided. Urban municipalities with a population of 5,000 and over, are required to provide part-time courses.

Consolidated School—An amalgamation of two or more rural schools, or of rural schools with a village or town school, either for the purpose of strengthening the means of school support where the original schools were small or poor, or for the purpose of providing a graded school and other advantages, such as conveyance, instead of the original one-room school.

Correspondence Courses—Reach those more isolated than the school car pupils. They supplement the work of the regular school when remoteness, winter weather, ill-health, or physical disability prevent regular attendance. Twenty-five hundred is an approximate year's enrolment for these courses, which reach from Grade I to X, and are sets of carefully prepared lessons based on the new Course of Studies. A Departmental staff handles this correspondence with extreme promptness, and a pupil's progress depends entirely upon his own efforts. About 75% of these pupils live in Northern Ontario, and 15% of them are of foreign parentage. These courses are entirely free.

Cost per Pupil-Day—The cost of educating one pupil of actual attendance, for one day. It is found by dividing the total cost of education of the group of pupils concerned by the actual aggregate attendance of this group for the period under consideration.

County Pupil—A secondary school pupil living within the County but outside any secondary school district.

District—The eleven defined areas of Northern Ontario which do not constitute municipal units for any purpose. With the exception of Parry Sound and Muskoka, these areas lie north of the French River and Lake Nipissing. This region is newer and more sparsely populated than Southern Ontario, and produces most of Ontario's extensive mineral and forest wealth.

Enrolment (Net)—The number of pupils who have attended school during the year, excluding all duplications.

Fifth Classes—Grades IX and X in Elementary Schools, doing work similar to the first two grades of Secondary Schools. The majority of these classes are in rural areas.

Free School Age—The Public Elementary Schools are free to all resident pupils between the ages of 5 and 21 whose parents are public school supporters. The Separate Schools are free to the children of the separate school supporters. The Secondary Schools are free to all except non-resident pupils.

General Maintenance—Ordinary, current expense, as opposed to capital outlays and debenture charges.

Inspectorate—The area under the supervision of a local Departmental representative.

Kindgarten Primary—A class combining the work of the kindergarten and Grade I.

Non-Resident Pupil—A secondary school pupil who is neither a resident nor a County pupil.

Public School Section—A subdivision of a township for elementary school purposes, containing a minimum of 50 children between the ages of 5 and 21, and having a maximum area of four square miles.

Resident Pupil—A secondary school pupil living within the secondary school district.

School—Provincially controlled schools may be classified as:

I. **Elementary**—Those doing the work of the first eight grades. A few have Fifth Classes (see above).

- (a) **Public**—The first school established in any school section or urban municipality, and supported by the ratepayers.
- (b) **R.C. Separate**—For the children of Roman Catholics.
- (c) **Protestant Separate**—For the children of Protestants in centres preponderantly Roman Catholic.

II. **Secondary**—Those doing the work of Grades IX to University Matriculation.

- (a) **Academic:**
    1. **Collegiate Institutes.**
    2. **High Schools.**
    3. **Continuation Schools.**

    These schools are differentiated by minimum staff requirements. Continuation Schools are located mostly in villages or rural areas. Academic Courses are designed to lead to Universities and Teacher-Training Schools.
- (b) **Vocational:**
    1. **Technical High School.**
    2. **Commercial High School.**

    In the smaller centres academic and vocational departments are frequently found in the one building, which is then called a composite school. Vocational courses are designed to lead to industry, trade and commerce.

School Car—A school on wheels, carrying education and social betterment to small communities scattered along the railway lines of Northern Ontario. There are seven of these cars at present, and the length of route ranges from 83 to 221 miles. The route is covered in four to six weeks, with stops of about 5 days at certain stations. Problems are solved, work is outlined for the next period, and daily problems of life are discussed. Emphasis is placed on English, writing, spelling and arithmetic. The present enrolment approximates 250, and comprises 15 nationalities. The Department pays all costs.

School Year—The school year consists of two terms, September 1 to December 22, and January 3 to June 30. In addition to the intervals between these terms there is a vacation of one week following Easter. In this Report statistics cover the school year where possible. Financial data remains on the calendar year basis.

Secondary School District—The area over which the secondary school board exercises supervision. Each city and separated town is a secondary school district. The County Council may establish a secondary school district composed of an urban municipality only, a group of school sections only, or a combination of both. In the territorial districts of Northern Ontario any municipal council or councils may establish the whole or any part of the municipality or municipalities as a secondary school district, with the approval of the Minister of Education.

SCHOOL YEAR AND HOLIDAYS

Sept. 5th, 1944, to June 29th, 1945

PROVISIONS OF THE SCHOOL ACTS

The school year shall consist of two terms, the first of which shall begin on the first Tuesday of September following Labour Day and shall end on the 22nd day of December, and the second of which shall begin on the 3rd day of January and end on the 29th day of June.

When the 3rd day of January is a Friday, the schools shall not be opened until the following Monday, and when the 29th day of June or the 22nd day of December is a Monday, the schools shall be closed on the preceding Friday.

Every Saturday, every public holiday, the week following Easter Day, and every day proclaimed a holiday by the authorities of the municipality in which the teacher is engaged, and every day upon which a school is closed under the provisions of The Public Health Act, or the regulations of the Department of Education shall be a school holiday.

HOLIDAYS

The following are the holidays in the schools during the school year 1944-45:

(1) Thanksgiving Day.
(2) Remembrance Day—November 11th.
(3) December 23rd to 31st, inclusive—part of Christmas vacation.
(4) The first two days of January—part of Christmas vacation.
(5) Easter holidays—March 30th to April 8th—both days included.
(6) Victoria Day—May 24th.
(7) The Anniversary of the King's Birthday.
(8) Summer vacation—June 30th to September 3rd, both days included.

DATES OF OPENING AND CLOSING OF SCHOOLS

The following are the dates of the opening and closing of the High, Continuation, Public and Separate Schools:

Open	September 5th	Close	December 22nd
Reopen	January 3rd	Close	March 29th
Reopen	April 9th	Close	June 29th

NUMBER OF TEACHING DAYS

In the High, Continuation, Public and Separate Schools, the number of teaching days is as follows:

September	19	January	21
October	22	February	20
November	22	March	21
December	16	April	16
		May	22
	79	June	21
			121
		Total	200

P.S.: As the exact dates of the Anniversary of the King's Birthday and Thanksgiving Day have not yet been proclaimed, the deduction has not been made from the above. The total number of teaching days for the academic year will be 198.

Number of teaching days for calendar year 1944 — 199; for calendar year 1945 — 198.

GENERAL SUMMARY OF ONTARIO PROVINCIALLY CONTROLLED SCHOOLS

		ELEMENTARY		SECONDARY			SENIOR AUXILIARY	TOTALS
		Public	Separate	Continuation	HighA	Vocational		
STATISTICAL DATA OF THE SCHOOL YEAR 1943-44								
DAY SCHOOLS Schools:	Number in operation	6,092	837	193	233	60	5	7,120
Pupils:	Net Enrolment	436,184	103,179	8,471	66,011	29,815	1,618	645,308
	Average Attendance	377,156	90,865	7,548	59,054	25,173	1,029	559,796
	Attendance Efficiency	90.8%	90.8%	90.8%	93.6%	92.6%	83.4%	....
Teachers:	Number—Total	14,207	3,153	497	2,764	1,576B	64	21,724D
	Male	2,204	314	195	1,378	980B	30	1,832D
	Female	12,003	2,839	302	1,386	596B	34	16,892D
FINANCIAL DATA OF THE CALENDAR YEAR 1943								
Expenditures:	Teachers' Salaries	$20,037,699	$2,828,041	$767,643	$6,199,533	$3,589,606	$177,017	$33,599,539
	Total Current Operations	27,683,597	4,117,384	1,007,958	7,747,738	4,898,542	267,323	45,722,542
	Capital Charges	3,462,682	530,605	144,392	1,657,795	1,243,564	21,859	7,060,897
	Total Current Operations and Capital Charges	31,146,279	4,647,989	1,152,350	9,405,533	6,142,106	289,182	52,783,439
Government Grants		$4,866,215	$1,251,301	$182,767	$798,282	$1,134,697	$43,134	$8,276,396
Capital Outlays		$678,649	$116,112	$38,765	$68,063	$25,554	$380	$927,523

FINANCIAL DATA OF THE CALENDAR YEAR 1944

Expenditures:	Teachers' Salaries	$21,186,315	$3,017,064	$825,230	$6,212,883	$3,752,230	$185,036	$35,178,758
	Total Current Operations	29,879,135	1,455,743	1,100,549	8,391,855c	5,083,068	218,627	49,128,977c
	Capital Charges	3,075,798	452,079	126,689	1,582,021	1,147,812	12,264	6,396,663
	Total Current Operations and Capital Charges	32,954,933	4,907,822	1,227,238	9,973,876c	6,230,880	230,891	55,525,640c
Government Grants		$5,438,240	$1,317,591	$187,639	$855,198c	$1,152,470	$44,177	$8,995,315c
Capital Outlays		$1,261,545	$440,219	$46,535	$78,071	$33,247	$4,615	$1,864,232
Debenture Indebtedness at end of 1944		$21,369,686	$7,450,682	$973,882	$11,175,300	$8,407,378	$63,080	$49,739,988
Costs per Pupil-Day (cents):								
	Current Operations	39.4	27.8	72.0	69.1	99.7	138.8	
	Capital Charges	4.1	2.9	8.3	13.2	22.5	6.0	
	Total	44.5	30.7	80.3	82.3	122.2	144.8	
	To Government (Grants)	6.8	8.2	12.2	7.0	17.1	21.6	
NIGHT SCHOOLS (1943-44)								
	Number	31E	....	....	6	45	1	83
	Enrolment	2261	....	....	1,364	29,546	280	33,451
	Cost	N.R.	....	....	18,951	324,696	3,020	346,667

A—Includes Collegiate Institutes.
B—Gross number; many spend part-time in academic work.
C—Includes High School Districts without schools.
D—Without duplication.
E—Majority of these are farm forum groups for adults.
N.R.—No record.

I—TREND IN EDUCATION COSTS DURING THE WAR PERIOD

Average per Pupil-Day (in cents)

Type	Sub-Division	Current Costs*						Capital Costs†						Government Grants					
		1944	1943	1942	1941	1940	1939	1944	1943	1942	1941	1940	1939	1944	1943	1942	1941	1940	1939
A—Elementary Schools																			
PUBLIC	All Rural	40.5	38.7	33.7	31.4	28.2	28.7	2.1	1.9	2.2	2.5	2.5	2.5	13.1	13.2	11.1	10.3	8.6	8.4
	Rural of less than 6 Rooms	42.4	40.0	34.0	31.6	27.9	28.6	1.0	1.1	1.1	1.3	1.4	1.4	13.2	13.2	10.8	10.0	8.2	8.0
	Large Suburban and Semi-Urban	34.8	34.2	32.5	30.7	29.4	29.0	5.4	6.7	6.1	6.9	7.0	6.9	13.1	13.1	11.9	11.6	9.8	9.7
	All Urban	38.7	38.3	35.4	34.7	33.0	33.7	6.4	6.4	6.2	7.0	6.6	6.6	2.6	2.6	2.4	2.4	2.0	2.2
	‡Town	30.3	29.0	27.7	26.3	24.6	25.0	4.1	3.9	2.9	3.7	4.1	4.3	4.3	4.3	3.5	3.5	2.9	3.3
	City	42.9	43.4	43.4	38.8	37.7	37.6	6.0	7.9	7.9	8.4	7.9	7.7	1.8	1.9	1.7	1.7	1.4	1.5
	All Public	39.4	38.7	36.3	33.4	31.0	31.7	4.1	4.8	4.7	5.2	5.0	5.0	6.8	6.8	5.9	5.6	4.7	4.7
R.C. SEPARATE	All Rural	29.4	30.2	29.6	23.1	21.5	22.7	2.7	3.4	3.2	2.8	2.6	2.5	16.0	16.3	16.8	13.6	14.2	10.6
	All Urban	27.0	22.6	26.3	21.1	19.6	19.1	2.9	3.0	3.6	4.0	4.0	4.4	5.5	4.7	5.7	4.9	4.3	4.4
	‡Town	23.6	24.5	25.9	20.4	19.8	19.1	3.4	3.3	4.0	3.9	4.0	2.3	8.1	8.4	9.2	7.1	6.4	6.7
	City	29.1	21.8	26.4	21.6	19.5	19.1	2.5	3.0	3.4	4.1	4.0	5.0	3.9	3.1	3.9	3.0	3.2	3.3
	All Separate	27.8	24.4	27.1	21.7	20.1	19.9	2.9	3.1	3.5	3.6	3.6	4.0	8.2	7.4	8.5	7.3	5.9	5.8
B—Secondary Schools																			
CONTINUATION	All	72.0	67.7	62.2	53.7	48.8	47.5	8.3	9.7	9.3	8.8	8.6	8.7	12.2	12.2	13.2	15.2	11.6	13.3
HIGH SCHOOLS AND COLLEGIATE INSTITUTES	High	63.9	62.9	58.6	55.3	49.8	49.0	11.7	12.0	12.6	12.3	11.3	11.2	14.7	12.1	11.3	11.5	11.6	11.6
	Collegiate	72.3	75.2	67.9	62.9	55.7	55.8	14.2	16.9	16.5	15.9	14.9	13.1	4.3	4.1	4.1	4.2	4.2	3.7
	All	69.1	70.3	64.4	60.0	53.5	53.3	13.2	15.1	15.0	14.6	13.5	12.4	7.0	7.0	6.9	6.9	7.0	6.7
VOCATIONAL	Purely Technical	120.4	117.0	119.8	102.9	87.4	85.5	22.0	20.3	29.3	28.0	18.2	21.0	22.6	17.4	25.3	22.2	13.4	19.9
	Purely Commercial	95.0	96.0	94.5	78.7	68.7	62.3	25.3	22.6	24.1	19.3	15.8	14.5	15.5	14.9	14.9	15.4	10.3	10.8
	Combined Commercial and Technical	102.4	104.0	94.6	84.7	78.5	65.5	26.1	28.7	26.8	25.6	23.6	18.2	25.8	23.7	28.5	25.3	20.1	16.2
	All	99.7	100.9	100.7	87.4	76.8	68.3	22.5	25.6	26.1	23.8	20.6	18.5	17.1	23.4	24.4	21.7	16.8	17.5
C—Special Schools																			
SENIOR AUXILIARY	All	138.8	137.7	142.6	118.8	102.7	102.1	6.0	11.3	12.5	10.6	9.5	9.2	21.6	22.2	23.9	20.3	15.8	17.7

*Operating Costs (Instruction, instructional supplies, administration, plant operation and maintenance, auxiliary agencies).

†Annual charges on debentures or long term capital loans.

‡Commencing with 1943 this figure covers Towns and Villages.

II—SCHOOL ADMINISTRATIVE UNITS, NUMBER AND TYPE

(as of September 1, 1944)

	Schools in Operation	Administrative Units	Types of Boards						Total Boards
			Local Trustee Boards	Township Area Boards	Boards of Education	Continuation School Boards	High School Boards	Collegiate Institute Boards	
Elementary Schools:									
Public—Rural	5,245d	1,866	4,686	180					4,866
Urban and semi-urban	816	361	210	1	117				361
Protestant Separate—Rural	2	2	2						2
Urban	1	2	2						2
R. C. Separate—Rural	491	183	183						183
Urban and semi-urban	343	153	153						153
Totals—Elementary	6,901	5,867	5,566	181	117				5,867
Secondary Schools:									
Continuation	196	196	174*			22			22
High	161	188c			80*		108		108
Collegiate Institute	71	52			37*			15	15
Vocational and Senior Auxiliary	45a	32b							
Totals—Secondary	454e	468	174*		117*	22	108	15	145
Grand Totals	7,355	6,012	5,566	181	117	22	108	15	6,012

*Included in elementary section.

a 22 of these are composite schools included with collegiate institutes and high schools.

b All previously included with collegiate institute boards, high school boards and boards of education.

c There are 24 high school districts without schools.

d In addition, there are 7 railway school cars.

e The 22 composite schools are counted once only in totals.

III—SCHOOLS IN OPERATION, 1944-45

	ELEMENTARY									SECONDARY				
	Public				R. C. Separate				Total Elementary	Continuation	High and Collegiate	Composite	Vocational	Total Secondary
	Ordinary Rural	Semi-Urban	Town and Village	City	Ordinary Rural	Semi-Urban	Town and Village	City						
In Counties														
Addington	17				1				18	2				2
Brant	60	1	3	10			1	3	78	3	2	1		6
Bruce	157		16		11		3		187	9	6			15
Carleton	103	3	3	19	23	1	4	36	192	10	3		2	15
Dufferin	81		3						84	3	2			5
Dundas	65		4		1		1		71	2	5			7
Durham	88		7						95	3	3			6
Elgin	104		7	6				1	118	6	4		1	11
Essex	109	5	13	19	27		15	19	207	3	9		1	13
Frontenac	121		1	8	9		1	3	143	1	1	1		3
Glengarry	69		3		17		3		92		3			3
Grenville	63		4		1		1		69	4	2			6
Grey	203		10	5	7		2	1	228	3	7	1		11
Haldimand	71		5						76	2	4			6
Haliburton	36								36	2				2
Halton	61		8				1		70	1	4			5
Hastings	171		11	4	7		3	1	197	2	6	1		9
Huron	171		9		7		1		188	5	5			10
Kent	138		10	3	10		3	2	166	7	4	1	1	13
Lambton	170		12	7	3			3	195	6	3	1		10
Lanark	110		10		3		3		126	2	4			6
Leeds	124		9		1		4		138	7	3			10
Lennox	77		3						80	3	2			5
Lincoln	63	2	8	13			2	5	93		4	2		6
Middlesex	177	1	8	19	3		1	11	220	9	8		1	18
Norfolk	101		6		3		2		112		4	1		5
Northumberland	103		6		3		3		115	3	4			7
Ontario	116	2	7	8	1		1	2	137	6	3	1		10
Oxford	107		6	5			2	1	121	10	4			14
Peel	74	4	6		1				85	5	3			8
Perth	106		5	7	7		2	2	129	2	4			6
Peterborough	90		3	9	5			4	111	1	3	1		5
Prescott	39		3		63	1	4		110		4			4
Prince Edward	67		4				1		72	2	1			3
Renfrew	154		11		20		8		193	7	2	1		10
Russell	23		1		50	1	2		77	3	2			5
Simcoe	215		27		3		5		250	13	8			21
Stormont	72	1	2		10	2	4		91	2	3			5
Victoria	93		8		2		1		104	5	2			7
Waterloo	84		8	11	7		3	7	120	4	2	2		8
Welland	69	14	14	12			2	1	112	2	5	2		9
Wellington	139		9	7	5		4	2	166	4	6	1		11
Wentworth	72	3	3	30	1		1	21	131	1	5	1	2	9
York	136	49	27	86	15	2	6	36	357	6	23	1	6	36
Totals	4,469	85	323	288	327	7	100	161	5,760	171	182	19	14	386
In Districts														
Algoma	88		5	10	2		1	6	112	4	2		1	7
Cochrane	63	3	11		59	1	16		153	2	6	1		9
Kenora	30		7		1		4		42	1	3			4
Manitoulin	41		2		1		1		45	3	1			4
Muskoka	80		10		2				92	3	3			6
Nipissing	63		3	5	35	2	4	4	116		2	1		3
Parry Sound	102	2	9		1		1		115	5	1			6
Patricia	7								7	1				1
Rainy River	58		3		3		2		66	1	2			3
Sudbury	88	5	6	7	48	4	5	7	170	3	4		1	8
Thunder Bay	98		1	17	3		1	7	127	2	3		2	7
Timiskaming	60	7	8		12	3	6		96		4	1		5
Totals	778	17	65	39	167	10	41	24	1,141	25	31	3	4	63
Grand Totals	5,247	102	388	327	494	17	141	185	*6,901	196	213	‡22	18	†449

*In addition there are 7 school cars distributed as follows: Kenora 1, Nipissing 1, Rainy River 1, Thunder Bay 1, Sudbury 3.

†There are, in addition, 5 senior auxiliary schools (Hamilton 2, Toronto 3) and 2 navigation schools (Collingwood and Kingston). These latter are open part of the year only.

‡18 schools having commercial departments only, formerly counted as composite, are now treated as purely academic.

IV—CLASSIFICATION OF ONTARIO SCHOOLS BY CLASSROOMS, 1944-45

NOTE.—Urban schools in this table are limited to those in cities, towns and incorporated villages. Large suburban schools are considered rural.

In the secondary schools, laboratories and shops are considered rooms.

No. of Rooms	Elementary			Secondary			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1	5,033	48	5,081	6	2	8	5,089
2	456	100	556	53	19	72	628
3	121	62	183	36	34	70	253
4	94	130	224	9	41	50	274
5	44	69	113	7	32	39	152
6	....	87	87	3	17	20	107
7	....	63	63	4	13	17	80
8	....	106	106	....	27	27	133
9	....	65	65	....	18	18	83
10	....	64	64	....	11	11	75
11	....	54	54	1	11	12	66
12	....	47	47	....	7	7	54
13	....	28	28	1	9	10	38
14	....	30	30	....	3	3	33
15	....	12	12	....	3	3	15
16	....	32	32	....	7	7	39
17	....	20	20	....	2	2	22
18	....	9	9	....	2	2	11
19	....	13	13	2	3	5	18
20	....	23	23	....	3	3	26
21	....	6	6	....	4	4	10
22	....	12	12	....	1	1	13
23	....	7	7	....	3	3	10
24	....	12	12	1	2	3	15
25	....	7	7	....	1	1	8
26	....	8	8	....	2	2	10
27	....	5	5	1	1	2	7
28	....	9	9	1	4	5	14
29	....	5	5	1	2	3	8
30	....	1	1	....	3	3	4
31	....	5	5	1	3	4	9
32	....	2	2	....	4	4	6
33	....	2	2	....	1	1	3
34	....	1	1	....	1	1	2
35	....	1	1	....	1	1	2
36	....	1	1	....	3	3	4
37	....	1	1	....	2	2	3
38	....	....	....	....	2	2	2
39	....	....	....	....	1	1	1
40	....	1	1	....	2	2	3
41	....	....	....	....	2	2	2
42	....	....	....	....	4	4	4
43	....	1	1	....	....	....	1
45	....	....	....	....	2	2	2
50	....	....	....	....	1	1	1
51	....	....	....	....	1	1	1
52	....	....	....	....	2	2	2
53	....	....	....	....	1	1	1
76	....	....	....	....	1	1	1
81	....	....	....	....	1	1	1
82	....	....	....	....	1	1	1
87	....	....	....	....	1	1	1
106	....	....	....	....	1	1	1
Totals...	5,748	1,149	6,847	127	325	452	7,349

Courtesy Toronto Board of Education

A Sewing Class

V—DISTRIBUTION OF DAY PUPILS IN ONTARIO PROVINCIALLY-CONTROLLED SCHOOLS, SCHOOL YEAR 1943-44

A—STANDARD GRADE PUPILS

		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Total by Grades	Average Age	Percentage of Group A
KINDERGARTEN	Boys	25	3,792	2,912	105	12	3	1	1	......	......	......	......	......	......	......	......	6,881			
	Girls	27	3,733	2,718	121	17	2	......	1	......	......	......	......	......	......	......	......	6,649	13,530	6.0	2.1
KINDERGARTEN-PRIMARY	Boys	6	1,858	2,889	568	79	11	1	......	......	......	1	......	......	......	......	......	5,416			
	Girls	8	1,832	2,564	434	63	7	1	2	......	......	......	......	......	......	......	......	4,911	10,327	6.3	1.6
GRADE I....	Boys	21	1,211	15,557	16,985	1,707	1,271	375	159	65	29	16	2	3	......	......	......	37,401			
	Girls	21	1,422	15,293	13,205	3,188	757	224	103	35	18	9	1	3	......	......	......	34,279	71,680	7.3	11.7
GRADE II...	Boys	......	8	572	10,585	14,831	5,692	1,805	662	243	87	10	9	2	1	......	......	34,537			
	Girls	......	12	769	11,669	13,128	3,637	1,053	287	123	40	15	3	1	......	......	......	31,040	65,577	8.4	10.3
GRADE III...	Boys	......	......	13	624	8,928	12,978	5,852	2,474	1,025	378	122	35	9	2	......	......	32,440			
	Girls	......	......	18	910	10,263	11,804	4,089	1,345	437	149	50	18	2	1	......	......	29,086	61,526	9.5	9.6
GRADE IV...	Boys	......	......	......	33	1,119	8,610	11,830	6,245	2,706	1,173	395	82	19	1	......	......	32,213			
	Girls	......	......	......	75	1,856	10,655	10,852	4,257	1,637	591	179	17	7	......	......	......	30,156	62,369	10.5	9.8
GRADE V....	Boys	......	......	......	1	36	1,508	8,039	11,596	6,429	3,285	1,339	315	12	1	1	......	32,592			
	Girls	......	......	......	......	71	2,132	10,168	11,528	4,668	1,913	690	176	35	1	......	......	31,385	63,977	11.5	10.0
GRADE VI...	Boys	......	......	......	......	1	51	1,576	8,208	11,076	6,177	3,027	905	118	9	2	......	31,480			
	Girls	......	......	......	......	1	103	2,253	10,017	11,003	4,861	1,961	500	87	10	......	1	30,803	62,283	12.4	9.8
GRADE VII..	Boys	......	......	......	......	......	......	78	1,815	7,851	10,477	5,977	2,117	515	18	2	1	29,211			
	Girls	......	......	......	......	......	5	119	2,171	9,708	10,224	4,611	1,635	323	11	1	1	29,145	58,356	13.3	9.2
GRADE VIII.	Boys	......	......	......	......	......	......	2	122	2,194	8,043	9,101	4,893	1,528	118	9	3	26,313			
	Girls	......	......	......	......	......	2	9	225	2,388	9,726	9,523	4,239	1,137	106	9	7	27,371	53,684	14.1	8.4
GRADE IX...	Boys	......	......	......	......	......	......	......	5	193	2,325	6,412	6,183	2,609	483	69	6	18,285			
	Girls	......	......	......	......	......	......	......	9	242	3,155	8,542	6,321	2,111	365	31	6	21,082	39,367	14.8	6.2
GRADE X....	Boys	......	......	......	......	......	......	......	1	6	211	2,248	5,317	4,042	1,433	295	42	13,595			
	Girls	......	......	......	......	......	......	......	......	13	357	3,605	6,798	1,139	1,109	195	26	16,242	29,837	15.6	4.7
GRADE XI...	Boys	......	......	......	......	......	......	......	......	......	8	215	2,086	3,913	2,332	726	131	9,411			
	Girls	......	......	......	......	......	......	......	......	......	9	299	2,990	4,950	2,123	551	127	11,049	20,460	16.6	3.2
GRADE XII..	Boys	......	......	......	......	......	......	......	......	......	......	16	171	1,631	2,527	1,125	127	6,200			
	Girls	......	......	......	......	......	......	......	......	......	......	7	282	2,267	3,152	1,251	447	7,406	13,606	17.1	2.1
GRADE XIII.	Boys	......	......	......	......	......	......	......	......	......	......	......	9	153	1,141	1,726	1,026	4,055			
	Girls	......	......	......	......	......	......	......	......	......	......	......	17	230	1,100	1,689	716	4,082	8,137	18.3	1.3
TOTALS BY SEXES.......	Boys	52	6,869	21,973	28,901	29,713	30,124	29,562	31,318	31,788	32,493	29,209	22,427	14,644	8,066	4,255	1,636	323,030			
	Girls	56	6,999	21,392	26,414	28,893	29,104	28,798	30,218	30,254	31,343	29,494	23,027	15,295	8,281	3,727	1,361	314,686			
TOTALS—GROUP A...		**108**	**13,868**	**43,365**	**55,315**	**58,606**	**59,228**	**58,360**	**61,566**	**62,042**	**63,836**	**58,703**	**45,454**	**29,939**	**16,347**	**7,982**	**2,997**	....	**637,716**		
PERCENTAGES........		**(.01)**	**2.2**	**6.8**	**8.7**	**9.2**	**9.3**	**9.2**	**9.7**	**9.7**	**10.0**	**9.2**	**7.1**	**4.7**	**2.6**	**1.3**	**.3**				

B—PRE-VOCATIONAL AND SPECIAL VOCATIONAL PUPILS

		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
PRE-VOCATIONAL	Boys									3	30	99	210	124	24	2		492	
	Girls										15	47	76	23	5			166	658
SPECIAL VOCATIONAL	Boys											2	8	38	32	28	28	136	
	Girls										1	6	30	105	155	191	103	591	727
TOTALS—GROUP B										3	46	154	324	290	216	221	131		1,385

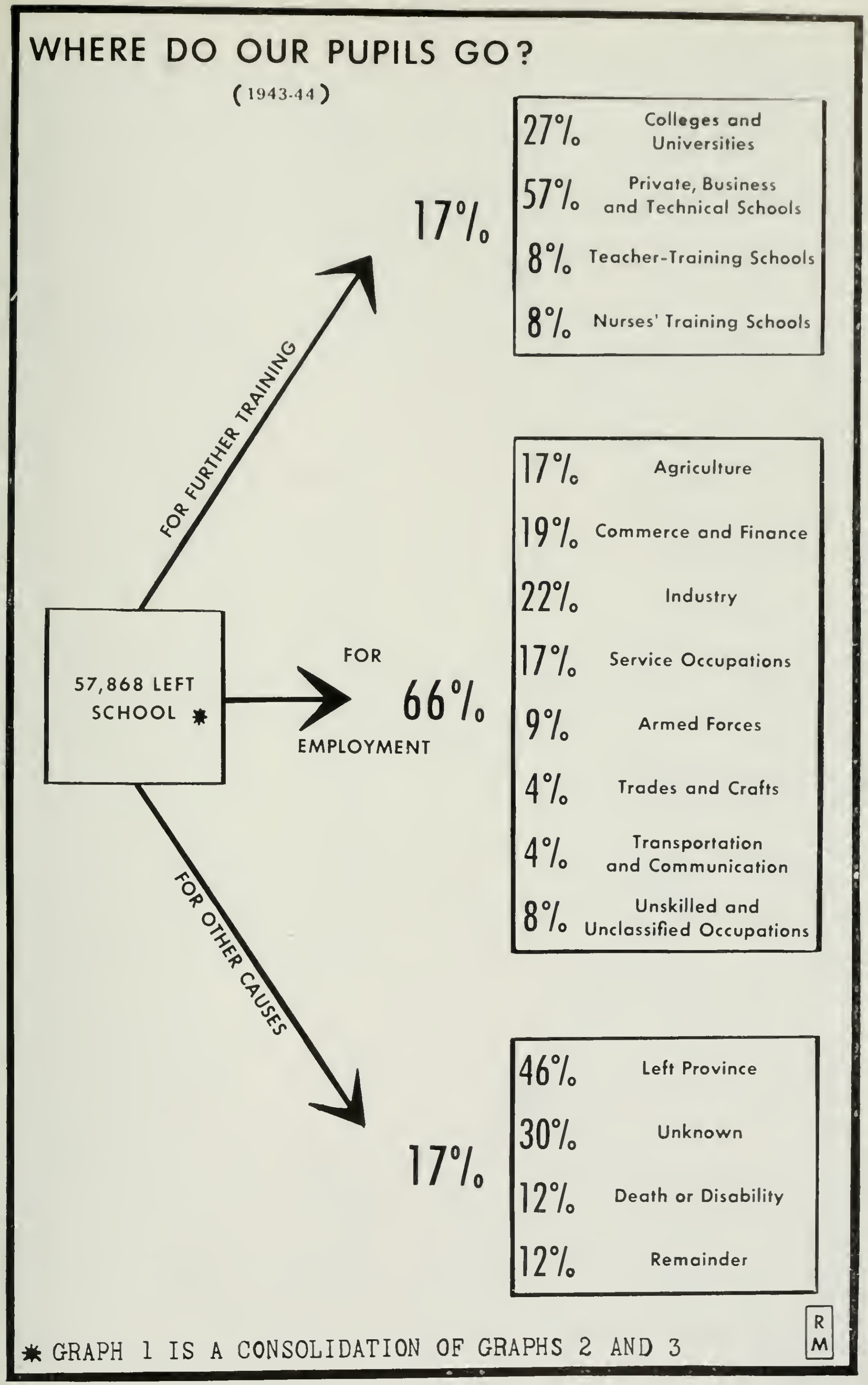
C—JUNIOR AND SENIOR AUXILIARY PUPILS

		Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
JUNIOR	Boys			1	30	123	187	306	398	417	438	447	527	167	14	5	5	3,065	
	Girls			2	16	48	115	142	240	250	237	235	154	70	11		1	1,524	4,589
SENIOR	Boys									19	243	347	266	59	1		1	936	
	Girls										124	271	237	48			2	682	1,618
TOTALS—GROUP C				3	46	171	302	448	638	686	1,042	1,300	1,181	344	26	5	12		6,207

SUMMARY

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
Boys	52	6,869	21,974	28,931	29,836	30,311	29,868	31,716	32,227	33,204	30,104	23,438	15,032	8,137	4,290	1,670	327,659	
Girls	56	6,999	21,394	26,430	28,941	29,219	28,940	30,488	30,504	31,720	30,053	23,524	15,541	8,452	3,918	1,470	317,649	
GRAND TOTALS	**108**	**13,868**	**43,368**	**55,361**	**58,777**	**59,530**	**58,808**	**62,204**	**62,731**	**64,924**	**60,157**	**46,962**	**30,573**	**16,589**	**8,208**	**3,140**	**645,308**	

In addition, there were 1,464 part time Vocational pupils, unclassified.

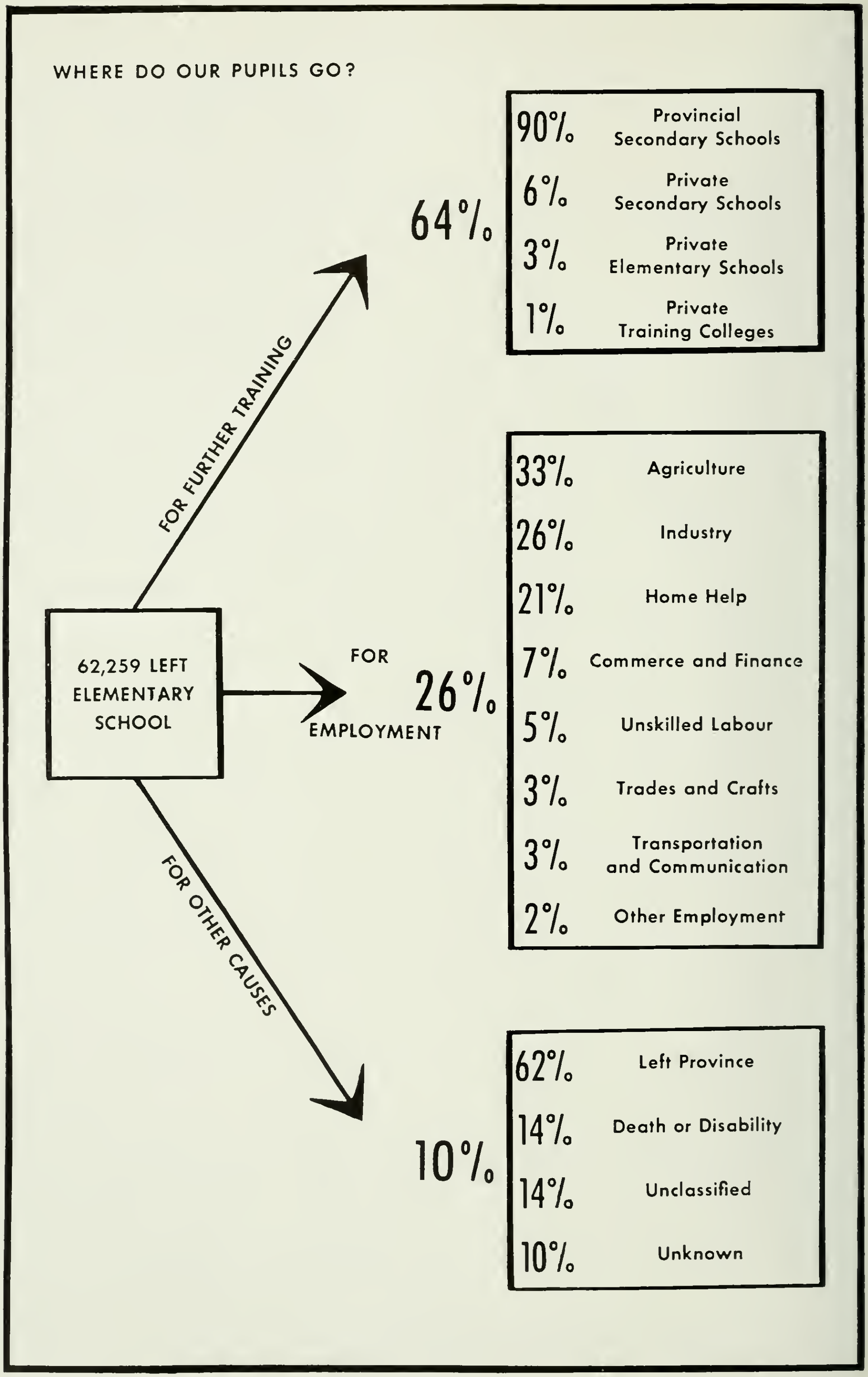


WHERE DO OUR PUPILS GO?

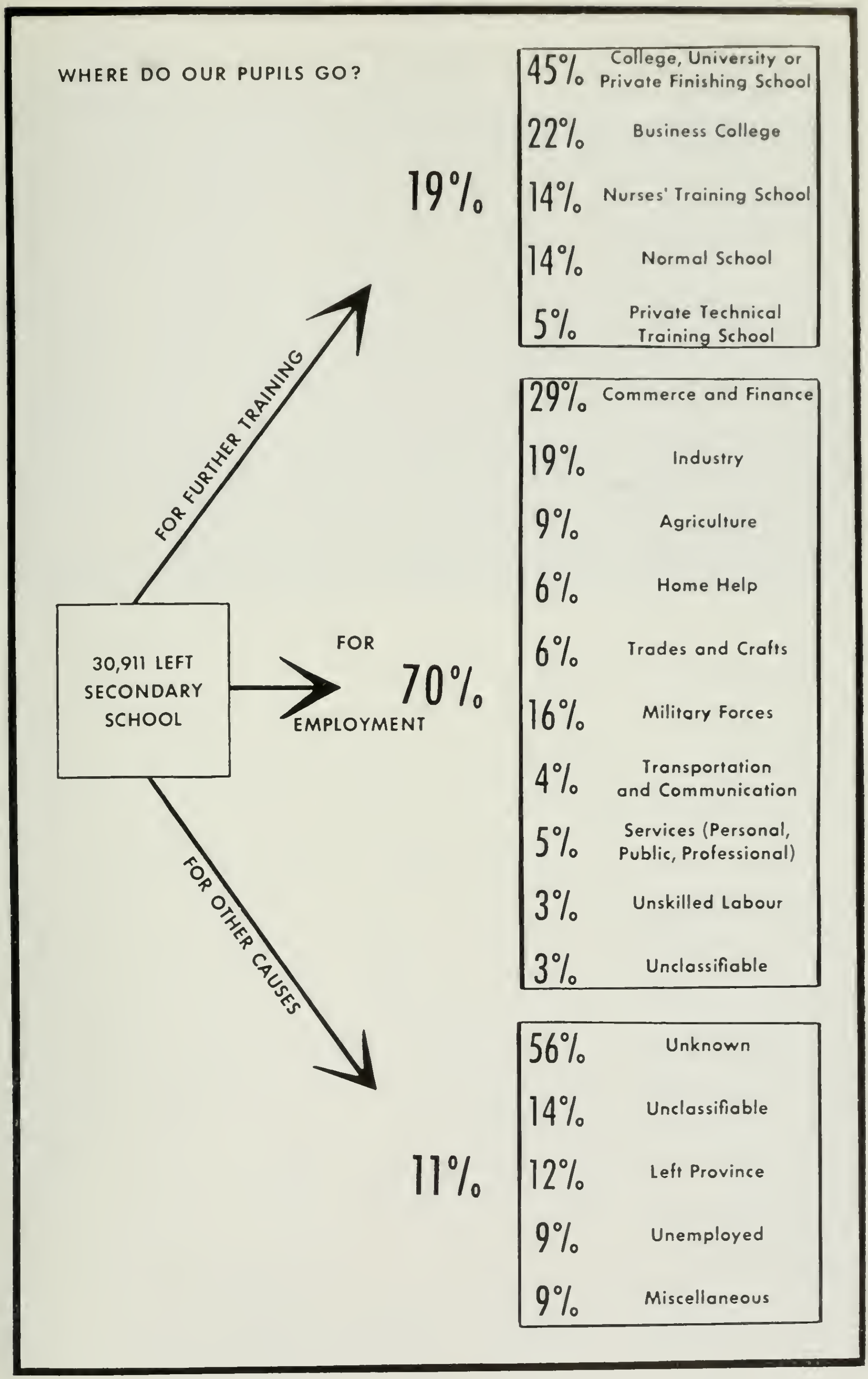
(1943-44)

✱ GRAPH 1 IS A CONSOLIDATION OF GRAPHS 2 AND 3

GRAPH 2


WHERE DO OUR PUPILS GO?
62,259 LEFT ELEMENTARY SCHOOL
FOR FURTHER TRAINING
64%
90% Provincial Secondary Schools
6% Private Secondary Schools
3% Private Elementary Schools
1% Private Training Colleges
FOR EMPLOYMENT
26%
33% Agriculture
26% Industry
21% Home Help
7% Commerce and Finance
5% Unskilled Labour
3% Trades and Crafts
3% Transportation and Communication
2% Other Employment
FOR OTHER CAUSES
10%
62% Left Province
14% Death or Disability
14% Unclassified
10% Unknown

GRAPH 3


WHERE DO OUR PUPILS GO?
30,911 LEFT SECONDARY SCHOOL
FOR FURTHER TRAINING
19%
45% College, University or Private Finishing School
22% Business College
14% Nurses' Training School
14% Normal School
5% Private Technical Training School
FOR EMPLOYMENT
70%
29% Commerce and Finance
19% Industry
9% Agriculture
6% Home Help
6% Trades and Crafts
16% Military Forces
4% Transportation and Communication
5% Services (Personal, Public, Professional)
3% Unskilled Labour
3% Unclassifiable
FOR OTHER CAUSES
11%
56% Unknown
14% Unclassifiable
12% Left Province
9% Unemployed
9% Miscellaneous

GRAPH 4

THE "DARLING BRATS"
STUDENTS FEE
CAMPAIGN
DEC. 1

Courtesy Kitchener-Waterloo Collegiate Institute

Art Class

COMPARATIVE STATISTICS

VI—PROVINCIAL POPULATION AND SCHOOL ENROLMENT

Year	Provincial Population [A]	Day Enrolment in Provincial School System [B]	Percentage of Population in Provincial School System	Day School Enrolment Classified as between		Compulsory Age Enrolment (8-15 incl.)		Compulsory Adolescent Age Enrolment (14-15 incl.)		Adolescent Age Exemptions			
				Elementary	Secondary	Number	Percentage Day Enrolment	Number	Percentage Day Enrolment	By Home Permit	Employment Certificates	Total	Percentage of Compulsory Adolescent Age Enrolment
1930...	3,386,000	655,413	19.4	85.5	14.5	450,740	68.8	84,021	12.8	1,369	3,151	4,520	5.4
1935...	3,575,000	679,392	19.0	83.3	16.7	490,898	72.3	102,446	15.1	1,683	2,045	3,728	3.6
1940...	3,747,000	664,373	17.7	81.8	18.2	482,094	72.6	103,509	15.6	1,885	4,871	6,756	6.5
1941...	3,788,000	643,628	17.0	82.9	17.1	469,025	72.9	97,324	15.1	2,938	9,416	12,354	12.7
1942...	3,884,000	628,026	16.2	83.7	16.3	465,517	74.1	95,642	15.2	2,717	12,792	15,509	16.2
1943...	3,917,000	636,594	16.3	82.8	17.2	465,127	73.1	94,949	14.9	2,053	12,544	14,597	15.4

[A] Source Canada Year Book.
[B] May figure until 1943, which is net enrolment for the school year.

VII—SCHOOLS, PUPILS, TEACHERS
ELEMENTARY SCHOOLS

Year	Legal Teaching Days A	Schools			Pupils					Teachers						
		Number in Operation			Enrolment B			Average Daily Attendance C	Attendance Efficiency Percentage	Number			Certificates			Experience
		Total	Rural	Urban	Total	Rural	Urban			Total	Male	Female	First Class	Special D	Second Class and Lower E	Average Length in Years
ELEMENTARY SCHOOLS																
1924–25..	197	6,797	5,821	976	613,996	239,570	374,426	442,642	....	15,733	2,051	13,682	1,810	617	13,306	....
1929–30..	197	6,979	5,991	988	560,446	211,172	349,274	478,950	....	17,062	2,512	14,550	3,713	419	12,930	9.6
1934–35..	197	7,049	6,050	999	565,777	210,879	354,898	503,815	90.8	17,335	3,316	14,019	6,082	533	10,720	11.1
1939–40..	198	7,120	6,106	1,014	543,323	206,719	336,604	491,855	91.9	17,527	3,929	13,598	9,473	956	7,098	11.5
1942–43..	196	6,972	5,931	1,041	527,517	196,548	330,969	461,515	89.6	17,258	2,497	14,761	9,961	968	6,272	....
1943–44..	199	6,929	5,891	1,038	539,363	161,500	377,863	468,021	90.8	17,360	2,518	14,842	10,025	1,049	6,291	....
PUBLIC SCHOOLS																
1924–25..	....	6,081	5,401	680	418,696	217,221	301,475	371,694	....	13,545	1,899	11,646	1,673	609	11,263	8.5
1929–30..	....	6,218	5,535	683	468,521	190,556	277,965	397,108	....	14,494	2,239	12,165	3,487	409	10,598	9.3
1934–35..	....	6,270	5,580	690	461,186	187,702	276,484	411,481	90.4	14,518	3,049	11,469	5,593	508	8,417	9.6
1939–40..	....	6,309	5,607	713	441,143	182,570	258,573	397,196	91.6	14,196	3,651	10,862	8,505	901	5,020	11.2
1942–43..	....	6,127	5,419	708	425,335	173,379	251,956	379,125	89.1	14,132	2,188	11,944	8,458	905	4,720	....
1943–44..	....	6,092	5,380	712	436,184	140,083	296,101	377,156	G	14,207	2,204	12,003	8,190	972	4,745	....
ROMAN CATHOLIC SEPARATE SCHOOLS																
1924–25..	....	716	420	296	95,300	22,349	72,951	70,918	....	2,188	152	1,607	137	8	2,013	....
1929–30..	....	761	456	305	91,925	20,516	71,309	81,812	....	2,568	183	2,036	226	10	2,332	9.5
1934–35.	....	779	470	309	101,591	23,177	78,414	92,334	92.8	2,817	267	2,385	489	25	2,303	10.5
1939–40	....	811	499	312	102,180	24,149	78,031	91,659	93.1	3,101	365	2,550	968	55	2,078	11.4
1942–43..	....	845	512	333	102,182	23,169	79,013	91,090	91.5	3,126	309	2,817	1,503	63	1,552	....
1943–44..	....	837	511	326	103,179	21,117	81,762	90,865	G	3,158	315	2,843	1,535	77	1,546	....
PROTESTANT SEPARATE SCHOOLS F																
1924–25..	....	5	2	3	407	57	350	298	....	11	1	10	..	—	11	....
1929–30.	....	5	2	3	348	45	303	228	....	10	...	10	1		9	
1934–35..	....	5	2	3	253	46	207	213	86.5	9	1	8	6	.	2	14.4
1939–40	....	4	2	2	226	46	180	186	90.3	8	2	6	4	1	3	12.1
1942–43..	......	3	2	1	182	35	117	141	91.6	7	1	6	1	......	6	12.1
1943–44..	....	4	3	1	153	29	124	136	91.6	8	1	7	2	0	6	

A In all Provincially-Controlled Schools.
B Commencing with 1943–44 the net enrolment is used. Previously the May enrolment figure was used. Large suburban and semi-urban enrolment is contained in the urban figure.
C Covers the school year.
D This includes the following: Manual Training, Household Science, Auxiliary, Kindergarten, Art, Music, Physical Culture but excludes Itinerant Music Teachers.
E This includes Third Class, District, Permanent Ungraded, and Temporary.
F Included with Public Schools.
G Combined in Elementary Schools.

SECONDARY SCHOOLS

Year	Schools	Pupils						Teachers (Full time and part time)							
					% Grade Distribution			Number			Certificates				Experience
	Number in Operation	Enrolment *	Average Daily Attendance	Attendance Efficiency Percentage	IX and X	XI and XII	XIII	Total	Male	Female	Graduates	Percentage	Specialists	Percentage	Average Years Secondary School
ALL SECONDARY DAY SCHOOLS															
1929-30	436	97,270	81,477	....	63.4	24.3	12.3	3,390	1,618	1,772	2,428	71.6	1,911	60.4	....
1934-35	454	113,519	105,524	92.7	57.7	30.6	11.7	4,062	2,174	1,888	3,247	79.9	2,573	63.3	....
1939-40	453	121,050	115,838	93.4	57.5	32.8	9.7	4,580	2,636	1,944	3,752	81.9	3,147	68.7	....
1941-42	455	102,462	99,998	93.4	60.3	31.6	8.1	4,539	2,562	1,977	3,754	82.7	3,040	67.0	11.3
1942-43	454	95,410	92,439	92.6	60.7	30.8	8.5	4,380	2,357	2,023	3,636	83.0	2,849	65.0	12.5
1943-44	491	105,945	92,804	92.7	59.2	32.8	8.0	4,364	2,314	2,050	3,572	82.8	2,725	63.1	....
DAY SCHOOLS															
COLLEGIATE INSTITUTES AND HIGH SCHOOLS															
1929-30	205	57,475	52,496	....	60.9	30.4	8.7	2,047	919	1,128	1,838	89.8	1,522	74.4	....
1934-35	212	67,395	64,369	93.5	53.4	34.3	12.3	2,361	1,171	1,190	2,235	94.7	1,850	78.4	10.1
1939-40	228	73,102	70,944	94.6	54.0	35.3	10.7	2,762	1,505	1,257	2,587	93.7	2,213	80.1	10.1
1941-42	233	63,582	62,671	94.0	55.5	33.6	10.9	2,805	1,507	1,298	2,603	92.9	2,161	77.0	12.0
1942-43	233	61,116	59,560	93.2	54.8	33.9	11.3	2,749	1,396	1,353	2,531	92.1	2,022	73.6	12.9
1943-44	233	66,041	59,054	93.6	54.9	34.1	11.0	2,764	1,378	1,386	2,528	91.5	1,976	71.5	....
CONTINUATION SCHOOLS															
1929-30	214	9,368	8,349	....	66.9	32.3	.8	455	167	288	53	11.6	36	7.9	....
1934-35	219	10,852	10,347	93.3	58.3	36.5	5.2	482	227	255	222	44.2	97	19.3	5.1
1939-40	202	10,048	9,764	91.4	59.8	36.4	3.8	569	297	272	338	59.4	203	35.7	5.7
1941-42	198	8,986	8,737	93.0	60.7	34.0	5.3	550	248	302	351	63.8	180	32.7	6.0
1942-43	198	7,975	7,762	91.7	61.8	33.4	4.9	507	204	303	322	63.5	134	26.4	5.9
1943-44	193	8,471	7,548	90.8	60.1	34.7	5.2	497	195	302	303	61.0	104	20.9	....
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS															
1929-30	54	30,427	20,632	....	83.5	16.5	....	1,033	619	414	663	64.2	484	46.9	....
1934-35	65	35,272	30,808	91.4	73.3	25.0	1.7	1,482	911	571	987	66.6	811	54.7	....
1939-40	64	37,900	35,130	93.9	68.6	29.3	2.1	1,761	1,152	609	1,260	71.5	1,144	65.0	10.6
1941-42	65	29,894	28,590	92.5	71.2	26.1	2.7	1,708	1,111	597	1,235	75.2	1,087	66.2	11.8
1942-43	65	25,319	25,117	91.9	72.8	23.9	3.3	1,677	1,055	622	1,215	72.4	1,063	63.4	11.9
1943-44	65	31,433	26,202	92.6	68.9	29.9	1.2	1,640	1,010	630	1,205	72.8	1,028	62.1	....
EVENING SCHOOLS															
VOCATIONAL SCHOOLS															
1929-30	67	44,431	....	....	....	....	....	1,486	954	532	....	....	....	....	....
1934-35	29	23,803	....	....	....	....	....	745	501	244	....	....	....	....	....
1939-40	52	34,983	....	....	....	....	....	1,081	773	308	....	....	....	....	....
1941-42	48	33,388	....	....	....	....	....	1,043	766	277	....	....	....	....	....
1942-43	49	28,391	....	....	....	....	....	933	642	291	....	....	....	....	....
1943-44	46	29,546	....	....	....	....	....	957	654	303	....	....	....	....	....
HIGH SCHOOLS															
1929-30	23	3,563	....	....	....	....	....	158	....	....	....	....	....	....	....
1934-35	10	2,888	....	....	....	....	....	108	....	....	....	....	....	....	....
1939-40	10	1,836	....	....	....	....	....	74	....	....	....	....	....	....	....
1941-42	8	1,271	....	....	....	....	....	67	....	....	....	....	....	....	....
1942-43	8	1,442	....	....	....	....	....	73	....	....	....	....	....	....	....
1943-44	6	1,364	....	....	....	....	....	61	....	....	....	....	....	....	....

*Commencing with 1943-44 the net enrolment is used. Previous to this the May enrolment figure was used.

VIII—TEACHERS' SALARIES
(excluding Directors and Supervisors of special subjects)

ELEMENTARY SCHOOLS

Year	Male						Female					
	Highest	Average					Highest	Average				
		Province	City	Town	Urban	Rural		Province	City	Town	Urban	Rural
PUBLIC SCHOOLS												
1925	3,600	1,645	2,294	1,797	2,101	1,148	3,500	1,142	1,443	1,082	1,318	970
1930	3,700	1,705	2,304	1,815	2,109	1,208	3,300	1,175	1,501	1,121	1,365	1,008
1935	3,700	1,376	2,180	1,390	1 922	848*	3,300	1,035	1,531	951	1,348	710*
1940–41	3,700	1,482	2,295	1,401	1,980	888*	3,300	1,109	1,631	1,008	1,412	760*
1943–44	3,800	1,930	2,527	1,756	2,268	1,224*	3,400	1 295	1,625	1,174	1,469	1 063*
1944–45	3,800	2,023	2,586	1,841	2,331	1,335*	3,400	1,355	1,652	1,262	1,519	1,167*
ROMAN CATHOLIC SEPARATE SCHOOLS												
1925	2,000	911	955	772	914	899	1,800	719	698	652	685	806
1930	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883
1935	2,300	843	879	940	891	738	1,800	716	677	742	701	764
1940–41	2,500	971	1,003	1,070	1,020	890	1,800	758	735	766	748	786
1943–44	2,600	1,091	1,060	1,089	1,069	1,142	1,925	861	810	842	822	964
1944–45	2,500	1,113	1,131	1,132	1,133	1,236	1,800	908	845	885	858	1,017

SECONDARY SCHOOLS

Year	Highest			Average				
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers
COLLEGIATE INSTITUTES AND HIGH SCHOOLS								
1924–25	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360
1929–30	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472
1934–35	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191
1940–41	5,000	3,700	3,600	2,938	2,316	2,008	2,165	2,229
1943–44	4,800	3,700	3,600	3,107	2,562	2,134	2,328	2,396
1944–45	4,900	3,800	3,600	3,169	2,627	2,207	2,398	2,464
CONTINUATION SCHOOLS								
1924–25	3,400	2,000	2,100	1,803	1,400	1,394	1,395	1,600
1929–30	3,550	2,000	2,400	1,833	1,379	1,352	1,358	1,576
1934–35	3,100	1,600	1,800	1,466	1,091	1,056	1,069	1,242
1940–41	2,950	2,150	2,150	1,519	1,173	1,096	1,121	1,280
1943–44	3,000	2,500	2,700	1,783	1,512	1,465	1,475	1,600
1944–45	3 100	2,300	2,600	1,875	1,629	1,585	1,593	1,713
VOCATIONAL SCHOOLS								
1924–25	8,125	4,325	3,375	4,343	2,563	2,232	2,483	2,575
1929–30	6,600	4,700	3,575	4,274	2,660	2,356	2,531	2,612
1934–35	5,350	3,700	3,600	3.726	2,426	2,135	2,318	2,371
1940–41	5,000	3,700	3,600	3,843	2,556	2,290	2,463	2,511
1943–44	4,625	3,700	3,600	3,967	2,774	2,392	2,622	2,674
1944–45	4,900	3,800	3,600	4,046	2,857	2,448	2,700	2,747
SENIOR AUXILIARY SCHOOLS								
1934–35	3,300	3,150	2,500	2,931	2,294	2,150	2,225	2,277
1940–41	3,600	3,000	2,600	3,301	2,578	2,298	2,440	2,505
1943–44	3,900	3,200	2,700	3,369	2,795	2,431	2,589	2,671
1944–45	4,000	3,200	2,700	3,450	2,837	2,398	2,602	2,668

*Excluding large suburban schools.

Further salary tables on pp. 161, 183 and 184.

IX—FINANCES

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
ELEMENTARY SCHOOLS								
PUBLIC AND SEPARATE SCHOOLS								
1930.......	$3,753,499	$140,138	$29,151,683	$47,846,794	$28,367,984	$1,830,853	$33,198,837	$4,753,237
1935.......	3.013,917	98,404	24,064,856	33,583,735	25,372,263	4,007,155	29,379,418	525.460
1940.......	4,734,640	226,072	27,898,697	40.287.194	28,010,444	4.549,037	32,559,481	894.797
1943.......	6,117,516	225,395	29,758,359	43,557,426	31,800,981	3,993,287	35,794,268	794,761
1944.......	6,755,831	237,417	31,214,242	46,889,781	34,334,878	3,527,877	37,862,755	1,701.764
PUBLIC SCHOOLS								
1930.......	$3,396,681	$118,598	$25,934,733	$41,688,303	$25,374,753	$1,038,740	$29,413,493	$3,946,677
1935.......	2,469,022	79,578	21.299,675	29,158,953	22,326,765	3,246,707	25,573,472	425,675
1940.......	3,655,340	198,477	24,836,406	34,855,903	24,357,802	3,886,194	28,243,996	710,489
1943.......	4,866,215	195,815	26,539,246	38,034,838	27,683,597	3,462,682	31,146,279	678,649
1944.......	5,438,240	203,599	27,869,031	40,785,089	29,879,135	3,075,798	32,954,933	1,261,545
ROMAN CATHOLIC SEPARATE SCHOOLS								
1930.......	$356,818	$21,540	$3,216,950	$6,158,491	$2,993,231	$792,113	$3,785,344	$806,560
1935.......	544,895	18,826	2,765,181	4,424,782	3,045.498	760,448	3,805,946	99,785
1940.......	1,079,300	27,595	3,062,291	5,431,291	3.652,642	662,843	4,315,485	184,308
1943.......	1,251,301	29,580	3,219 1 3	5.522,588	4,117,384	530,605	4,647,989	116,112
1944.......	1,317,591	33,818	3,445,211	6,114,692	4,455,743	452,079	4,907,822	440,219
PROTESTANT SEPARATE SCHOOLS								
1930.......	1,951	E	11,444	16,531	13,068	....	13,068	603
1935.......	1.286	E	7.447	12.317	11,224	....	11,224	....
1943.......	2,186	E	9,603	13,136	11,180	....	11,180	....
1944.......	2,148	E	9,069	14,119	12,144	....	12,144	....
SECONDARY SCHOOLS								
ALL SECONDARY SCHOOLS								
1930.......	$1,892,580	$2,414,341	$10,175,080	$23,992,785	$11,987,914	$2,347,029	$14,334,943	$5,400.544
1935.......	1,779,033	2,077,970	9,706,965	16,064,526	11,322,123	2,798,259	14,120,382	315 199
1940.......	2,239,378	1,966,521	12.077,819	19,178,702	13,067,981	3,271.019	16,339,000	321,827
1943.......	2,158,880	2,144,977	12,544,200	18,516,839	13,921,561	3,067,610	16,989,171	133,728
1944.......	2,224,442	2,244,429	12,576,910	19,862,136	14,716,645	2,868,686	17,544.145	162,468
COLLEGIATE INSTITUTES AND HIGH SCHOOLS								
1930.......	$472,655	$1,764,313	$5,962,393	$12,929 398	$6,676,267	$1,459,322	$8,135,589	$2,055,896
1935.......	441,344	1,496,264	5,326,796	8,793,398	6,272,830	1,528,119	7,800,949	236,057
1940.......	933,007	1,253,296	6,768,535	10,481,144	7,105,390	1,796,527	8,901,917	80,703
1943.......	798,282	1,357,759	7,086,643	10,481,215	7,747,738	1,657,795	9,405,533	68,063
1944.......	840,156	1,427,563	7,435,643	10,978,070	8,273,115	1,582,021	9,855,136	78,071
CONTINUATION SCHOOLS								
1930.......	$228,673	$442,101	$448,984	$1,637,413	$ 957,529	$145,121	$1,102,650	$174,272
1935.......	174,764	337,820	292,971	1,196,847	755,835	119,710	875,545	40,347
1940.......	209,360	322,358	545,755	1,397,825	884,368	156,333	1,040,701	29 442
1943.......	182,767	356,511	641,034	1,504,429	1,007,958	144,392	1,152,350	38,765
1944.......	187,639	369,370	~~465,791~~	1,579,514	1,100,549	126,689	1,227,238	46,535
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS								
1930.......	$1,191,252	$207,927	$3,763,703	$9,416,064	$4,354,118	$742,586	$5,096,704	$3,170,376
1935.......	1,162,925	243,886	4,087,198	6,074,281	4,293,458	1,150,430	5,443,888	38,795
1940.......	1,097,011	390,867	4.745.529	7,299.733	5,078,223	1,318,159	6,396,352	211,682
1943.......	1,177,831	430,707	4,816,523	6.531,195	5,165,865	1,265,423	6,431,288	26,900
1944.......	1,196 647	448,496	4,975,486	7,304,552	5,342,981	1,159,976	6,461.771	37,862

A—Includes Township Grants and School District Levies.
B—Included with Local Levies.

X—EXPENDITURE ON EDUCATION

(a) SUMMARY OF EXPENDITURE ON EDUCATION BY MUNICIPALITIES AND PROVINCE
(Provincial Expenditure limited to Department of Education[1])

Year	Population[5]	Net Municipal Expenditure[2]			Provincial Expenditure[7]			Total Expenditure	
		Amount	Per Capita	Percentage of Total Expenditures	Amount	Per Capita	Percentage of Total Expenditures	Amount	Per Capita
1875	1,746,000	$3,053,897	1.749	85.851	$503,311	.288	14.149	$3,557,208	2.037
1880	1,894,000	2,991,251	1.579	85.553	505,104	.267	14.447	3,496,355	1.846
1885	2,005,000	3,564,370	1.778	86.980	533,564	.266	13.020	4,097,934	2.044
1890	2,093,000	4,501,061	2.151	87.788	626,142	.299	12.212	5,127,203	2.450
1895	2,133,000	4,476,849	2.099	86.595	693,042	.325	13.405	5,169,891	2.424
1900	2,172,000	4,871,945	2.243	86.529	758,466	.349	13.471	5,630,411	2.592
1905	2,289,000	6,664,177	2.903	85.445	1,131,799	.494	14.555	7,775,976	3.397
1910–11	2,482,000	9,809,363	3.952	84.092	1,855,739	.748	15.908	11,665,102	4.700
1915–16	2,724,000	15,656,767	5.748	87.336	2,270,266	.833	12.664	17,927,033	6.581
1920–21	2,863,000	26,513,862	9.261	77.252	7,807,550	2.727	22.748	34,321,412	11.968
1925–26	3,111,000	41,599,060	13.372	81.675	9,333,610	3.000	18.325	50,932,670	16.372
1926–27	3,164,000	41,138,361	13.002	81.054	9,615,727	3.039	18.916	50,751,088	16.041
1927–28	3,219,000	42,732,429	13.275	80.728	10,201,614	3.169	19.272	52,934,043	16.444
1928–29	3,278,000	44,298,456	13.514	80.940	10,431,400	3.182	19.060	54,729,856	16.696
1929–30	3,334,000	43,491,715	13.045	78.696	11,773,688	3.531	21.304	55,265,403	16.576
1930–31	3,386,000	41,744,454	12.329	76.446	12,862,172	3.799	23.554	54,606,626	16.127
1931–32	3,432,000	42,647,638	12.426	76.153	13,354,577	3.891	23.847	56,002,215	16.317
1932–33	3,473,000	41,312,637	11.895	80.239	10,174,328	2.930	19.761	51,486,965	14.825
1933–34	3,512,000	37,829,063	10.771	76.852	11,394,209	3.244	23.148	49,223,362	14.015
1934–35[3]	3,544,000	38,483,379	10.858	....	3,429,762	.968	....	41,913,141	11.826
1935–36	3,575,000	37,909,198	10.594	79.291	9,901,220	2.780	20.709	47,810,418	13.374
1936–37	3,606,000	38,459,526	10.665	79.254	10,067,588	2.792	20.746	48,527,114	13.457
1937–38	3,637,000	40,101,609	11.026	78.154	11,209,525	3.082	21.846	51,311,134	14.108
1938–39	3,672,000	40,960,192	11.155	76.317	12,711,071	3.461	23.683	53,671,263	14.616
1939–40	3,708,000	40,329,260	10.876	75.761	12,903,082	3.480	24.239	53,232,342	14.356
1940–41	3,747,000	[4]42,751,872	11.410	77.297	12,556,382	3.351	22.703	55,308,254	14.761
1941–42	3,788,000	42,819,470	11.304	76.377	[6]13,243,586	3.496	23.623	56,063,056	14.800
1942–43	3,881,000	43,250,514	11.136	75.235	[6]14,237,034	3.665	24.765	57,487,578	14.801
1943–44	3,917,000	44,326,352	11.316	73.881	[6]15,670,503	4.001	26.119	59,996,855	15.317

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[1] Department of Agriculture in 1943–44 spent $821,560 on Education, of which $662,939 went to the Ontario Agricultural College, Guelph. War Emergency Classes cost the Province $225,289.

[2] Gross Municipal Expenditure less Provincial Grants.

[3] Five Month Period.

[4] Includes Capital Outlays paid out of Current Revenue. In previous years no Capital Outlays are included.

[5] Population—Canada Year Book.

[6] Includes Capital Outlays.

[7] Includes a grant of $13,481 beginning 1925-26, and $52,158 beginning 1927-28, payable annually for 20 years to the University of Toronto, on account of lands and buildings. Provincial expenditure for the Gov't. fiscal year, Municipal for the calendar year first shown.

(b) NET MUNICIPAL EXPENDITURE[1]

Year	Public and Separate Schools[2]		High Schools, Collegiate Institutes		Vocational		Municipal Total
	Amount	Percentage of Municipal Total	Amount	Percentage of Municipal Total	Amount	Percentage of Municipal Total	
	$		$		$		$
1875	2,808,883	91.977	245,014	8.023	....	....	3,053,897
1880	2,667,583	89.180	323,668	10.820	....	....	2,991,251
1885	3,221,029	90.367	343,341	9.633	....	....	3,564,370
1890	3,978,853	88.398	522,208	11.602	....	....	4,501,061
1895	3,861,265	86.250	615,584	13.750	....	....	4,476,849
1900	4,259,741	87.434	612,201	12.566	....	....	4,871,945
1905	5,758,239	86.666	885,938	13.331	....	....	6,644,177
1910	8,310,611	85.027	1,468,752	14.973	....	....	9,809,363
1915	13,310,738	85.207	2,316,029	14.793	....	....	15,656,767
1920	22,292,454	84.078	3,384,524	12.765	836,884	3.157	26,513,862
1925	31,538,440	75.815	7,510,879	18.055	2,549,741	6.129	41,599,060
1926	31,839,367	77.396	6,646,812	16.157	2,652,182	6.447	41,138,361
1927	31,572,467	73.881	8,325,763	19.483	2,834,199	6.633	42,732,429
1928	32,440,378	73.231	9,030,769	20.386	2,827,309	6.383	44,298,456
1929	33,315,689	76.602	7,019,877	16.141	3,156,149	7.257	43,491,715
1930	30,319,314	72.631	7,636,190	18.293	3,788,950	9.076	41,744,451
1931	30,145,832	70.686	8,021,178	18.808	4,480,628	10.506	42,647,638
1932	28,922,303	70.008	7,880,423	19.075	4,509,911	10.917	41,312,637
1933	26,288,216	69.492	7,435,700	19.656	4,105,147	10.852	37,829,063
1934	26,846,932	69.762	7,330,372	19.048	4,306,075	11.189	38,483,379
1935	26,349,221	69.506	7,362,531	19.422	4,197,446	11.072	37,909,198
1936	26,450,891	68.776	7,755,126	20.164	4,253,509	11.060	38,459,526
1937	27,485,955	68.541	7,512,615	18.734	5,103,039	12.725	40,101,619
1938	28,442,214	69.439	7,683,309	18.758	4,834,669	11.803	40,960,192
1939	28,270,996	70.100	7,532,259	18.677	4,526,005	11.223	40,329,260
1940[3]	28,656,182	68.178	8,163,557	19.422	5,211,851	12.400	42,031,590
1941[3]	28,872,136	67.877	8,363,466	19.662	5,300,384	12.461	42,535,986
1942[3]	29,511,542	68.310	8,486,556	19.622	5,219,446	12.068	43,250,544
1943[3]	30,986,047	68.756	8,641,500	19.175	5,439,143	12.069	45,066,690
1944	32,990,260	69.915	9,085,642	19.254	5,110,307	10.831	47,186,209

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[1] Municipal Expenditure less Provincial Government contribution.

[2] Includes Continuation Schools.

[3] Municipal Expenditure includes Capital Outlays paid out of current revenue. In previous years, no Capital Outlays were included.

(c) PROVINCIAL EXPENDITURE (Inc. Cap.)
(Excluding Expenditure under Department of Agriculture)

Government Fiscal Year	Public and Separate Schools[1]		High Schools		Vocational Education		Universities		Teachers Training[2]		Departmental Examinations		Other Miscellaneous		Provincial Total
	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	
	$		$		$		$		$		$		$		$
1875	274,311	54.502	86,999	17.285	....	....	....	....	30,065	5.973	....	....	111,936	22.240	503,311
1880	282,932	56.015	90,261	17.870	....	....	....	....	56,025	11.092	9,375	1.856	66,511	13.167	505,104
1885	296,201	55.514	86,420	16.197	....	....	....	....	46,075	8.635	11,091	2.079	93,777	17.575	533,561
1890	316,823	50.599	105,000	16.769	....	....	....	....	55,158	8.857	15,277	2.440	133,584	21.335	626,142
1895	334,927	48.327	105,000	15.151	....	....	....	....	61,868	9.360	26,681	3.850	161,566	23.312	693,042
1900	327,342	43.158	106,397	14.028	....	....	....	....	71,275	9.398	30,703	4.048	222,749	29.368	758,466
1905	402,997	35.607	118,560	10.475	21,563	1.905	245,842	21.721	99,210	8.767	31,749	2.805	211,878	18.720	1,131,799
1910–11	1,002,491	54.021	167,414	9.021	79,121	4.264	43,072	2.321	262,156	11.127	66,689	3.594	234,796	12.652	1,855,739
1915–16	926,738	40.821	151,945	6.825	113,259	4.989	215,751	10.825	372,400	16.403	103,998	4.580	353,175	15.557	2,270,266
1920–21	3,397,143	43.511	204,409	2.618	707,223	9.058	1,113,086	18.099	450,003	5.764	196,827	2.521	1,438,859	18.429	7,807,550
1925–26	3,862,232	41.380	378,627	4.057	815,694	8.739	2,258,570	24.198	954,407	10.225	287,883	3.085	776,197	8.316	9,333,610
1926–27	4,038,330	41.997	471,351	4.902	847,198	8.811	2,238,560	23.280	922,866	9.597	319,866	3.327	777,556	8.086	9,615,727
1927–28	4,348,707	42.628	474,542	4.651	951,536	9.357	2,471,560	24.227	907,955	8.900	325,587	3.192	718,727	7.045	10,201,614
1928–29	4,389,755	42.082	437,834	4.197	968,196	9.281	2,311,717	22.478	860,959	8.254	350,295	3.358	1,079,614	10.350	10,431,400
1929–30	4,896,317	41.587	475,792	4.041	1,534,936	13.037	2,622,395	22.273	868,492	7.377	371,948	3.159	1,003,808	8.526	11,773,688
1930–31	5,379,932	41.828	499,398	3.883	1,581,508	12.319	3,611,788	28.081	837,780	6.514	275,953	2.144	672,813	5.231	12,862,172
1931–32	5,014,508	37.549	468,902	3.511	1,509,786	11.305	3,951,216	29.587	1,008,266	7.550	145,729	1.092	1,256,170	9.406	13,354,577
1932–33	4,341,761	42.674	421,278	4.141	1,165,922	11.108	2,193,985	21.513	718,747	7.063	100,096	.984	632,539	6.217	10,174,328
1933–34	4,341,091	38.098	495,400	4.032	1,855,232	16.282	2,268,433	19.909	861,336	7.559	168,292	1.477	1,440,515	12.642	11,394,299
1934–35	[3]367,705	....	21,163	....	725,206	......	1,610,081	...	488,774	.	33,120		183,113		3,429,762
1935–36	3,905,742	39.447	438,418	4.428	1,258,627	12.712	2,083,767	21.046	760,145	7.680	272,097	2.748	1,182,124	11.939	9,901,220
1936–37	4,051,430	40.272	499,428	4.961	1,203,948	11.950	2,127,000	21.127	746,516	7.415	281,145	2.793	1,155,091	11.473	10,067,588
1937–38	4,593,183	40.976	706,243	6.300	1,328,261	11.849	2,332,986	20.813	779,306	6.952	288,391	2.573	1,181,155	10.537	11,209,523
1938–39	5,466,377	43.005	862,151	6.785	1,626,372	12.795	2,359,752	18.565	822,229	6.469	319,083	2.510	1,254,807	9.871	12,711,071
1939–40	5,710,758	44.491	891,710	6.911	1,701,949	13.190	2,152,639	16.683	805,333	6.241	321,197	2.492	1,289,196	9.992	12,903,082
1940–41	5,496,096	43.771	857,746	6.831	1,778,548	14.164	2,167,638	17.263	776,678	6.186	197,831	1.576	1,281,842	10.209	12,556,382
1941–42	6,118,723	46.201	850,286	6.420	1,775,183	13.406	2,213,638	16.941	735,984	5.557	202,187	1.529	1,316,985	9.944	13,243,587
1942–43	6,314,862	44.355	815,794	5.730	2,149,986	17.208	2,313,638	16.162	697,604	4.900	198,538	1.395	1,416,792	9.950	14,237,034
1943–44	6,871,523	43.837	850,319	5.426	1,759,562	11.458	4,033,029	25.736	433,791	2.768	216,373	1.381	1,469,877	9.394	15,670,504

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[1] Includes Inspection.

[2] Includes University Grant for training H.S. Assistants.

[3] 5 Months Period

(d) YEARLY COST PER PUPIL OF AVERAGE ATTENDANCE

(Current Operations, Capital Charges and Capital Outlays paid from Current Funds)

Year	Public Schools		Continuation Schools		R.C. Separate Schools		High Schools and Collegiate Institutes		Vocational Schools	
	A.D.A.	Cost	A.D.A.	Cost	A.D.A.	Cost	A.D.A.	Cost	A.D.A.	Cost
		$		$		$		$		$
1875	.....	15.07	.....	.....	.....	7.70	.....	39.80	.....	.....
1880	.....	12.82	.....	.....	.....	10.08	.....	32.06	.....	.....
1885	.....	14.66	.....	.....	.....	13.41	.....	52.36	.....	.....
1890	.....	17.20	.....	.....	.....	15.74	.....	52.60	.....	.....
1895	.....	15.76	.....	.....	.....	12.31	.....	48.16	.....	.....
1900	.....	17.81	.....	.....	.....	13.86	.....	55.46	.....	.....
1905	.....	23.80	.....	.....	.....	19.89	.....	57.48	.....	.....
1910	.....	33.90	.....	.....	.....	30.36	.....	80.25	.....	.....
1915	.....	45.34	.....	72.72	.....	25.68	.....	99.53	.....	.....
1920	.....	59.72	.....	91.50	.....	36.42	.....	111.38	.....	.....
1925	371,694	68.92	8,159	109.63	70,948	51.26	45,554	141.00	11,689	223.31
1926	373,482	70.07	8,059	116.18	70,754	61.19	46,367	138.21	13,513	202.20
1927	382,158	70.10	8,296	118.10	74,820	53.41	47,797	150.57	15,414	183.94
1928	384,903	70.74	8,161	126.85	74,944	59.30	49,455	144.65	18,228	173.54
1929	386,864	72.91	8,349	122.87	78,993	59.05	52,496	142.78	20,632	177.22
1930	397,108	74.07	9,384	117.50	81,842	46.25	56,027	145.20	23,952	180.56
1931	411,706	71.31	10,219	111.99	85,777	45.79	60,057	141.36	28,402	186.52
1932	412,113	68.85	10,625	101.15	89,804	42.51	64,829	137.32	29,496	185.53
1933	418,190	62.50	10,455	96.39	92,387	38.20	65,353	121.75	26,699	183.83
1934	416,960	61.26	10,621	92.17	93,036	40.43	65,428	118.52	29,020	181.22
1935	422,352	60.55	9,863	88.77	92,780	41.02	65,214	119.62	29,993	173.09
1936	404,011	63.38	9.041	95.07	91,104	41.91	63,311	119.60	33,612	169.44
1937	403,423	66.61	8,809	101.64	93,597	41.69	64,561	126.30	31,965	173.87
1938	408,118	68.73	9,344	100.69	95,254	43.01	67,851	126.23	33,897	170.52
1939	394,409	65.31	9,803	104.06	94,124	44.81	69,986	126.89	35,272	169.18
1940	401,882	73.76	9.638	111.05	93,868	49.13	69,134	131.38	33,264	189.66
1941	385,101	76.13	9,381	115.40	93,489	42.92	64,667	143.97	28,932	226.07
1942	380,424	77.32	8,288	132.97	91,895	47.94	62,332	148.20	25,701	239.56
1943	370.575	84.83	7,648	152.43	90,268	51.89	55,207	170.99	24,985	246.93
1944	402,169	83.60	8,075	155.45	92,780	54.49	61,052	162.51	25,853	242.25

XI—TEACHERS IN TRAINING

(This Table is intended to show only the new teachers added to the Profession)

Year	Student Teachers Enrolled							Interim Certificates Issued						
								Secondary		Elementary				
	College of Education (Toronto) A	Technical Training College (Hamilton)	Provincial Normal Schools C	Summer Normal Schools	Summer Model Schools	Autumn Model Schools	Total	High School Assistant	Vocational School Assistant	Interim First Class	Interim Second Class	Limited Third Class	District	Total Newly Certificated Teachers
1929-30	437	44	3,607 A		69	D	4,157	365	37	669	703	52	8	1,834
1934-35	536	60	2,537 A	.....	51	......	3,184	498	34	1,410	596	40	8	2,586
1939-40	501	36	1,247	.....	D	......	1,769	397	22	1,512	118	D	D	2 049
1942-43	318	......	1,029	.....	......	......	1,347	312E	......	785	97	......	......	1,194
1943-44	268	......	1,005	620	....	......	1,273	334F	......	723	715G	.....	.....	1,772
1944-45	166	19	765	466	......	......	1 416	350	......	880B	562	.....	...	1,792

A Includes extra-mural Students.
B Includes 107 Deferred Interim First Class.
C Located at Hamilton, London, North Bay, Ottawa, Peterborough, Stratford and Toronto.
D Discontinued
E 66 were Limited H S Assistant's Certificates
F 61 were Limited H S. Assistant's Certificates
G 578 of these were deferred Interim Second Class.

XII—TREND IN GRADE OF CERTIFICATES OF FRENCH-SPEAKING TEACHERS IN ENGLISH-FRENCH SCHOOLS

Year	Number of Teachers	First Class		Second Class		Third Class		District		Temporary		Permanent Ungraded	
		Number	Per cent.	Number	Per cent.	Number	Per cent	Number	Per cent.	Number	Per cent.	Numbe	Per cent.
1939-40..	1,375	250	18.19	1,010	73.45	74	5.38	2	.16	34	2.47	7	.51
1940-41..	1,416	278	19.64	1,033	72.95	61	4.31	......	.....	37	2.61	7	.49
1941-42..	1,436	367	25.56	955	66.50	63	4.39	......	......	47	3.27	4	.28
1942-43..	1,441	418	29.01	856	59.40	37	2.57	......	......	126	8.74	4	.28
1943-44..	1,448	472	32.60	812	56.08	22	1.52	......	......	138	9.53	4	.27
1944-45.	1,471	499	33.92	800	54 39	29	1.98	......	......	140	9 52	3	.19

XIII—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS

Year	Candidates		Successful Candidates						Percentage of those attempting the written test who were successful
	Number	Percentage of Grade VIII May Enrolment	By Recommendation		By Writing		Total		
			Number	Per cent.	Number	Per cent.	Number	Per cent.	
1919-20....	27,916	....	5,202	18.6	16,849	60.4	22,051	79 0	74.2
1924-25....	40,409	77.1	10,917	27.0	20,702	51.2	31,619	78.2	70 2
1929-30 ...	47,438	76.5	13,896	29.3	24,598	51.9	38,494	81.1	73.3
1934-35...	55,092	84.5	28,359	51.5	17,378	31.5	45,737	83.0	65.0
1939-40 ...	56,832	94.2	33,236	58.5	14,706	25.9	47,942	84.4	62.3
1941-42....	48,829	97.9	30 872	63.2	12,481	25.6	43,353	88.8	69.5
1942-43....	47,862	95.4	29,674	62.0	12,387	25.9	42,061	87.9	69.6
1943-44....	50,355	93.8*	31,220	62 0	15,144	30.1	46,364	92 1	79 5

*Of the net enrolment.

XIV—FIFTH CLASSES

Year	Number of Schools Conducting Fifth Class Work	Fifth Class Enrolment in these Schools	Number of Fifth Classes Qualifying for Legislative Grant	Enrolment in Qualifying Fifth Classes	Grading			Distribution of Qualifying Classes, with Average Enrolment per Class						Legislative Grant
								Public				Separate		
								Counties		Districts				
					A	B	C	No.	Aver. Enrol.	No.	Aver. Enrol	No	Aver. Enrol.	
1919-20..	......	....	106	....	47	46	13	....	......	....	......	....	......	$18,993
1924-25 .	468	....	193	1,878	93	69	31	108	7.8	46	8.7	39	16.0	28,396
1929-30..	1,773	9 911	342	2,529	113	108	121	176	5.6	102	5.8	64	14.6	47,507
1934-35..	1,716	10,732	541	4,332	149	155	237	306	6.4	124	5.5	106	12.6	56,643
1939-40..	1 370	10,987	514	4,083	167	155	192	238	7.3	160	5.9	116	12.1	68,526
1941-42..	1,058	9,043	396	3,283	149	131	116	162	8.8	120	5.7	114	10.4	61,181
1942-43..	798	7,089	301	2,543	129	103	69	115	8.6	87	5.8	99	10.4	49,024
1943-44..	646	5,534	275	2,571	119	107	60	108	9.3	66	6.5	101	11.2	46,240

XV—LEGISLATIVE GRANTS TO EDUCATION

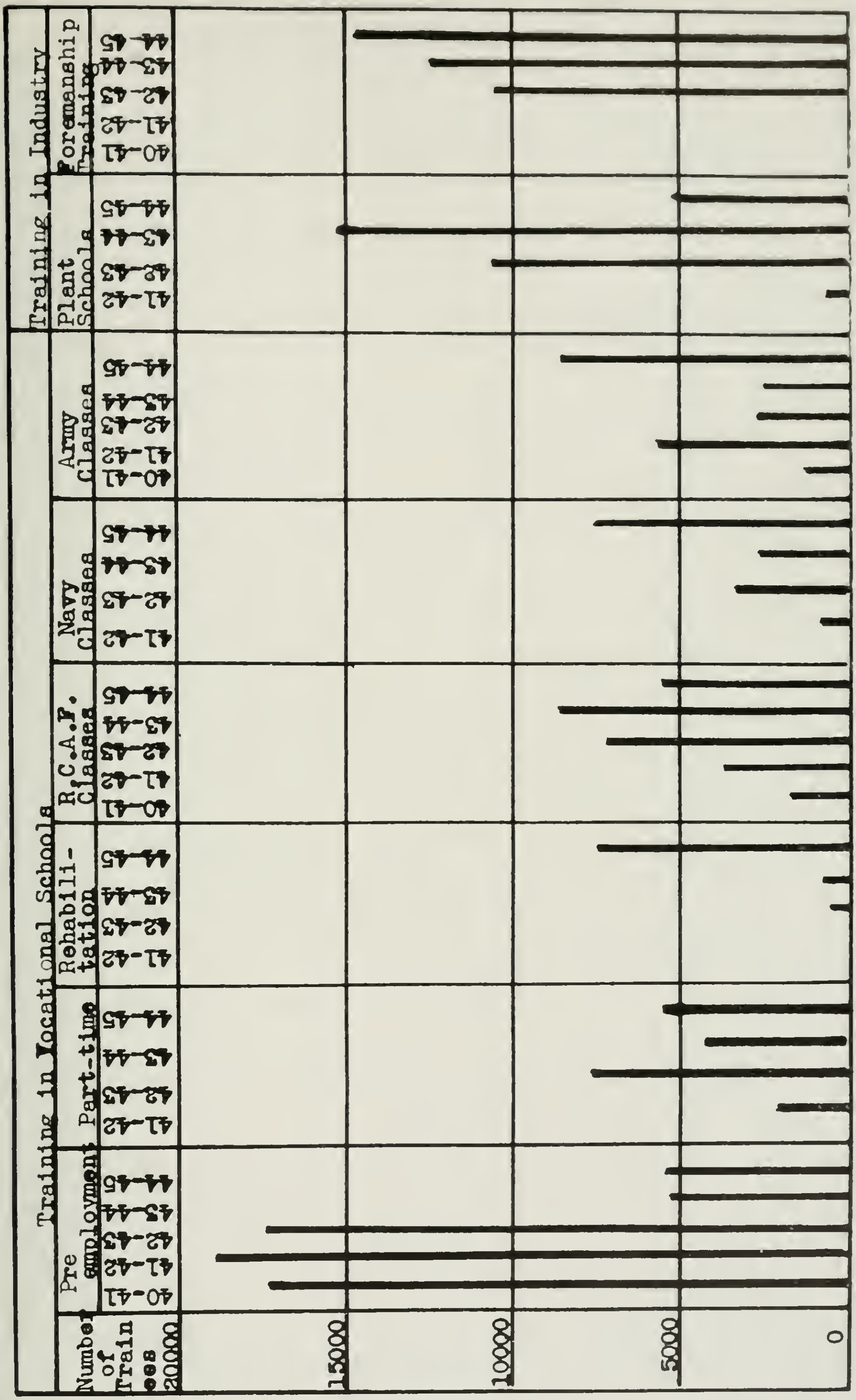
(Paid during the Government Fiscal Year April 1st to March 31st)

SCHOOLS	GRANTS	1942–1943			1943–1944		
		Public Schools	Separate Schools	Totals	Public Schools	Separate Schools	Totals
ELEMENTARY	General: Counties	$2,079,757	$244,630	$2,324,387	$2,423,600	$283,647	$2,707,247
	Districts	903,842	317,455	1,221,297	960,116	339,188	1,299,304
	Cities	316,092	222,448	568,540	357,144	237,993	595,137
	Towns	293,182	280,202	573,384	337,409	289,794	627,203
	Villages	165,466	29,971	195,437	183,430	28,367	211,797
		$3,788,339	**$1,094,706**	**$4,883,045**	**$4 261,699**	**$1,178,989**	**$5 440,688**
	Assisted: Counties	$13,193	$24,582	$37,775	$18,249	$12,368	30,617
	Districts	19,706	9,417	29,123	16,189	18,162	34,351
	Special	800		800	800		800
		$33,699	**$33,999**	**$67,698**	**$35,238**	**$30,530**	**65,768**
	Special: Kindergarten	$17,147	$316	$17,463	$19,661	$399	$20,060
	Night School	1,967		1,967	1,130		1,130
	Consolidated School	78,922		78,922	45,634		45,634
	Agriculture	41,746	5,923	47,669	64,129	7,628	71,757
	Man. Train. and Ho. Science	94,598	14,621	109,219	80,844	13,366	94,210
	Home Econ. and General Shop	8,671	9,610	18,311	4,101	7,686	11,787
	Fifth Class	42,500	18,250	60,750	33,599	18,215	51,814
	Music	96,486	2,166	98,652	108,928	2,232	111,160
	Medical and Dental Inspection	12,827	706	13,533	12,896	544	13,440
	Auxiliary Classes	80,196	11,649	91,845	84,518	9,166	93,684
	Art	2,270	400	2,670	1,910	350	2,260
	Transportation	45,180	3,811	48,991	48,463	4,399	52,862
	City Inspection	20,646		20,646	21,224		21,224
		$543,156	**$67,482**	**$610,638**	**$527 037**	**$64 015**	**$591 052**
	Totals, Elementary	**$4,365,194**	**$1,196,187**	**$5,561,381**	**$4,823,974**	**$1,273,534**	**$6,097,508**

SCHOOLS	GRANTS	1942–1943				1943–1944			
SECONDARY		Continuation Schools	High Schools and Collegiate Institutes	Vocational Schools	Totals	Continuation Schools	High Schools and Collegiate Institutes	Vocational Schools	Totals
	General	$159,306	$627,707	$892,078	$1,679,091	$150,864	$604,255	$855,051	$1,610,173
	Building			913,322*	913,322*			284,841	284,841
	Special: Agriculture	2,574	7,969		10,543	5,568	12,399		17,967
	Home Econ. and General Shop	10,437	63,228		73,665	6,927	46,419		53,346
	Music	5,052	12,562		17,614	4,605	11,310		15,915
	Mining			4,000	4,000			4,000	4,000
	Non-Resident Pupils (District)	10,563	82,361		92,924	15,987	113,367	38,305	167,659
	Boards without Schools		15,494		15,494		16,608		16,608
	Night School		3,410	93,364	96,774		2,701	81,558	84,259
		$28,626	**$185,024**	**$97,364**	**$311,014**	**$33,087**	**$202,804**	**$123,863**	**$359,754**
	Totals, Secondary	**$187,932**	**$812,731**	**$1,902,764***	**$2,903,427***	**$183,951**	**$807,059**	**$1,263,758**	**$2,254,768**
UNIVERSITIES		Toronto	Western	Queen's	Totals	Toronto	Western	Queen's	Totals
	Regular	$593,000	$260,000	$275 000	$1,128,000	$612,000	$510,000	$525,000	$1,647,000
	Special	1,150,000			1,150,000	2,016,941			2,016,941
	Totals, Universities	**$1,743,000**	**$260,000**	**$275,000**	**$2,278,000**	**$2,628,941**	**$510,000**	**$525,000**	**$3,663,941**
	Grand Totals				**$10,742,808**				**$12,016,217**

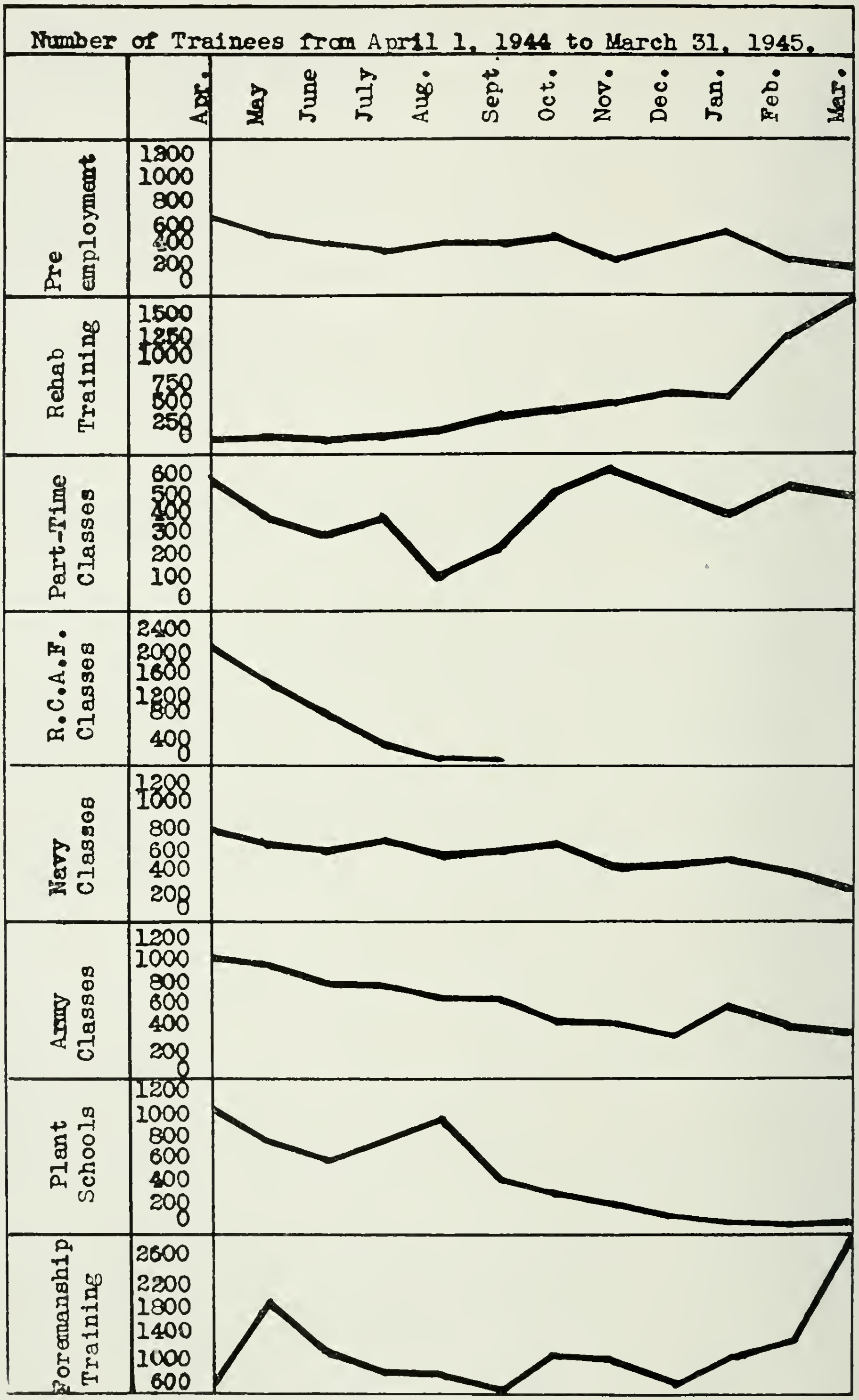
*The large amount of building grant is accounted for by a payment of $594,127 to Windsor on account of defaulted debt now paid off.

CANADIAN VOCATIONAL TRAINING CLASSES IN ONTARIO



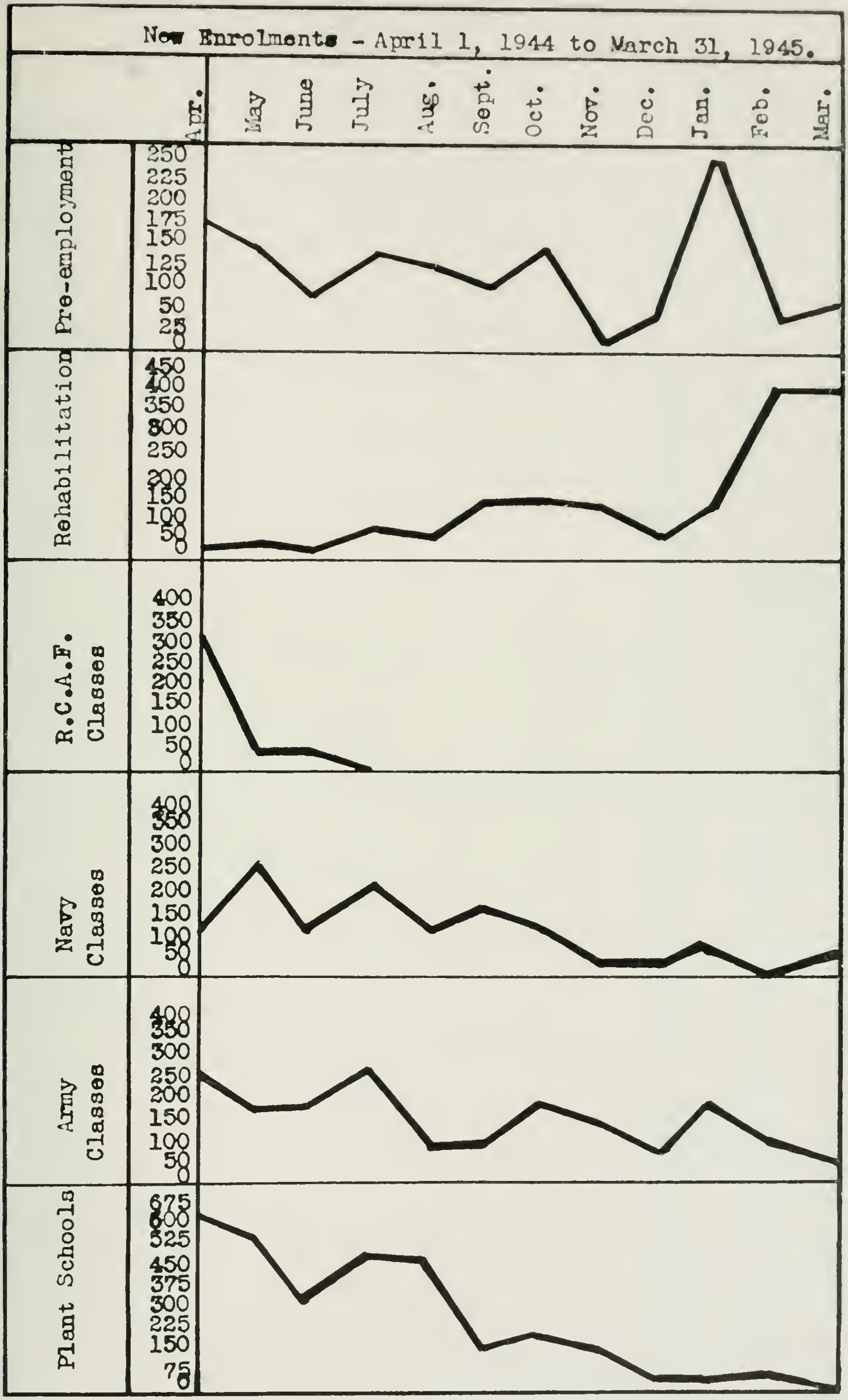
(a) Number of Trainees, 1940 to 1945

GRAPH 5



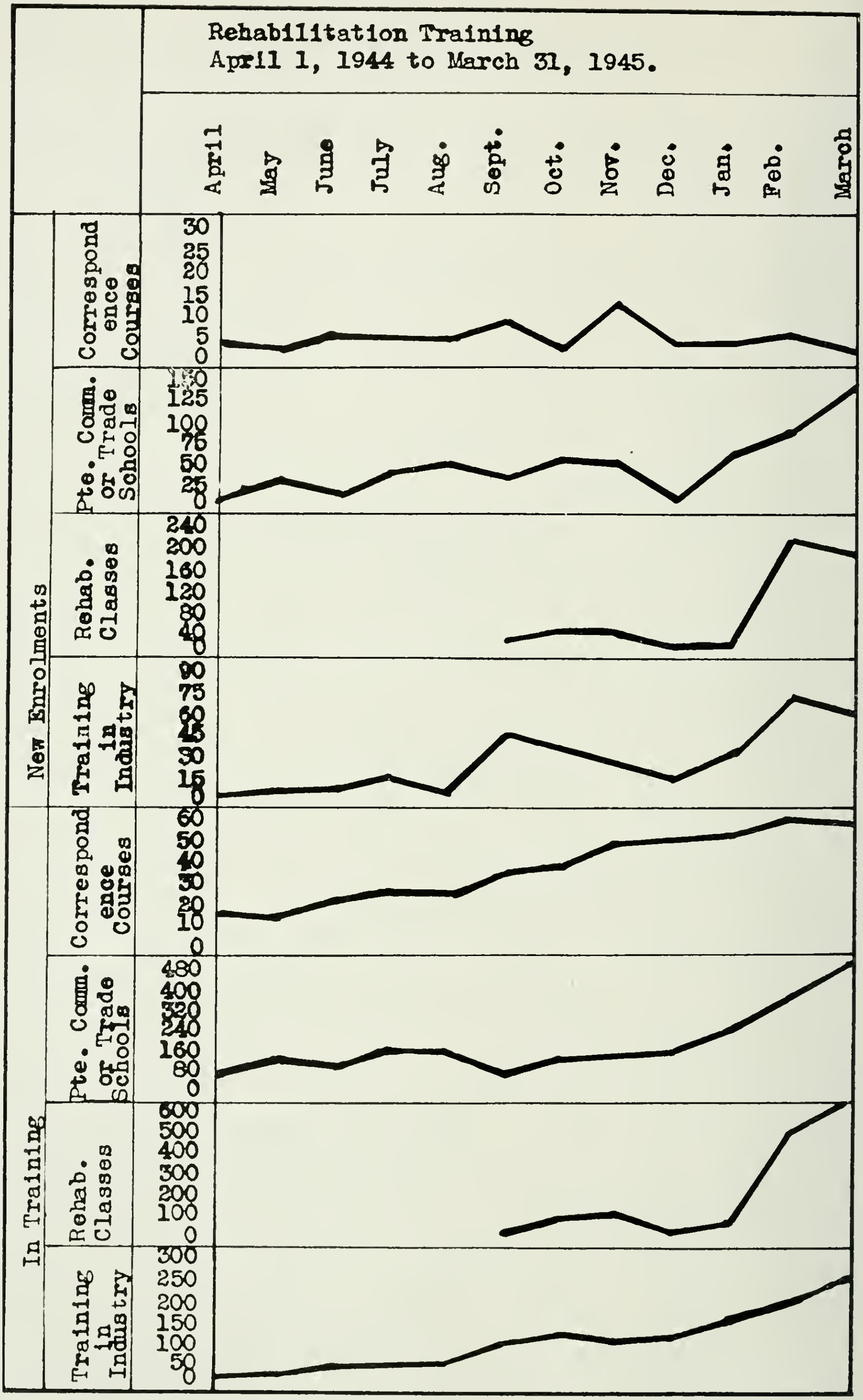
(b) Number of Trainees by Months 1944-45

GRAPH 6



(c) Admissions to Training Classes by Months 1944-45

GRAPH 7



(d) Rehabilitation Training by Months 1944-45

GRAPH 8

THE PUBLIC AND SEPARATE SCHOOLS

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

CITIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Belleville	1,720	479	2,199	1,508	437	1,945
Brantford	3,789	607	4,396	3,520	571	4,091
Chatham	1,879	598	2,477	1,634	546	2,180
Fort William	3,248	1,135	4,383	2,963	1,027	3,990
Galt	1,774	274	2,048	1,520	254	1,774
Guelph	2,447	938	3,385	2,177	849	3,026
Hamilton	19,391	4,487	23,878	16,578	4,127	20,705
Kingston	3,327	1,068	4,395	2,758	959	3,717
Kitchener	3,693	1,718	5,411	3,282	1,620	4,902
London	8,480	1,133	9,913	7,644	1,276	8,920
Niagara Falls	2,004	517	2,521	1,853	460	2,313
North Bay	1,267	1,525	2,692	1,180	1,404	2,584
Oshawa	3,376	611	3,987	3,045	550	3,595
Ottawa	8,961	10,555	19,516	7,859	9,537	17,396
Owen Sound	2,064	176	2,240	1,763	149	1,912
Peterborough	2,938	1,089	4,027	2,640	975	3,615
Port Arthur	2,875	704	3,579	2,575	650	3,225
St. Catharines	3,835	820	4,655	3,254	747	4,001
St. Thomas	1,776	203	1,979	1,618	187	1,805
Sarnia	2,253	607	2,860	2,025	558	2,583
Sault Ste. Marie	3,437	1,351	4,788	3,134	1,230	4,364
Stratford	1,923	286	2,209	1,657	257	1,914
Sudbury	2,266	3,142	5,408	2,121	2,970	5,091
Toronto	72,998	11,521	84,519	62,893	10,184	73,077
Welland	1,925		1,925	1,699		1,699
Windsor	10,363	6,999	17,362	9,127	6,297	15,424
Woodstock	1,585	138	1,723	1,427	123	1,550
Totals, Cities	175,594	52,881	228,475	153,454	45,801	199,255
COUNTIES						
Brant						
Large semi-urban	351	.....	351	320	.....	320
Towns and Villages	498	53	551	468	48	516
Rural	2,202	.....	2,202	1,874		1,874
Totals	3,051	53	3,104	2,662	48	2,710
Bruce						
Towns and Villages	2,070	421	2,491	1,856	383	2,239
Rural	2,853	462	3,315	2,406	405	2,811
Totals	4,923	883	5,806	4,262	788	5,050
Carleton						
Large semi-urban	1,144	392	1,536	1,023	348	1,371
Towns and Villages	500	1,363	1,863	435	1,243	1,678
Rural	3,202	1,365	4,567	2,678	1,168	3,846
Totals	4,846	3,120	7,966	4,136	2,759	6,895
Dufferin						
Towns and Villages	586	.....	586	529	.....	529
Rural	1,296	.....	1,296	1,065		1,065
Totals	1,882	.....	1,882	1,594	.....	1,594
Dundas						
Towns and Villages	642	34	676	581	29	610
Rural	1,428	15	1,443	1,235	13	1,248
Totals	2,070	49	2,119	1,816	42	1,858
Durham						
Towns and Villages	1,467	.....	1,467	1,307	.....	1,307
Rural	1,889	.....	1,889	1,585	.....	1,585
Totals	3,356	.....	3,356	2,892	.....	2,892
Elgin						
Towns and Villages	993	.....	993	904	.....	904
Rural	2,852	.....	2,852	2,403	.....	2,403
Totals	3,845	.....	3,845	3,307	.....	3,307
Essex						
Large Semi-urban	943	.....	943	856	.....	856
Towns and Villages	2,526	2,110	4,636	2,265	1,889	4,154
Rural	4,145	1,614	5,759	3,527	1,450	4,977
Totals	7,614	3,724	11,338	6,648	3,339	9,987
Frontenac						
Towns and Villages	127	54	181	116	42	158
Rural	2,941	139	3,080	2,338	120	2,458
Totals	3,068	193	3,261	2,454	162	2,616

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

COUNTIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Glengarry						
Towns and Villages	237	539	776	201	500	701
Rural	1,469	642	2 111	1,252	537	1 789
Totals	1 706	1 181	2,887	1,453	1,037	2,490
Grenville						
Towns and Villages	936	123	1,059	837	104	941
Rural	1,083	10	1,093	886	8	894
Totals	2,019	133	2,152	1,723	112	1,835
Grey						
Towns and Villages	1,552	101	1,653	1,413	87	1,500
Rural	3,913	97	4,010	3,327	81	3,408
Totals	5,465	198	5,663	4,740	168	4,908
Haldimand						
Towns and Villages	1,116	....	1,116	1,035	....	1,035
Rural	1,716	....	1,716	1,453	....	1,453
Totals	2,832	....	2,832	2,488	....	2,488
Haliburton						
Rural	1,132	....	1,132	906	....	906
Halton						
Towns and Villages	2,122	31	2,153	1,882	31	1,913
Rural	1,652	....	1,652	1,433	....	1,433
Totals	3,774	31	3,805	3,315	31	3,346
Hastings						
Towns and Villages	2,372	420	2,792	2,178	389	2,567
Rural	4,102	126	4,228	3,512	102	3,614
Totals	6,474	546	7,020	5,690	491	6,181
Huron						
Towns and Villages	1,650	116	1,766	1,489	105	1,594
Rural	3,626	243	3,869	3,110	221	3,331
Totals	5,276	359	5,635	4,599	326	4,925
Kent						
Towns and Villages	1,969	763	2,732	1,717	663	2,380
Rural	4,227	361	4,588	3,598	318	3,916
Totals	6,196	1,124	7,320	5,315	981	6,296
Lambton						
Towns and Villages	1 327	....	1,327	1,214	....	1,214
Rural	3,893	119	4,012	3.348	111	3,459
Totals	5,220	119	5,339	4,562	111	4,673
Lanark						
Towns and Villages	2,309	493	2,802	2,098	446	2,544
Rural	1,775	11	1,816	1,537	35	1,572
Totals	4,084	534	4,618	3,635	481	4.116
Lennox and Addington						
Towns and Villages	645	....	645	552	....	552
Rural	1,969	43	2,012	1,614	38	1,652
Totals	2,614	43	2,657	2,166	38	2.204
Leeds						
Towns and Villages	1,909	479	2,388	1,673	429	2,102
Rural	2,434	....	2,434	2,073	....	2,073
Totals	4,343	479	4,822	3,746	429	4,175
Lincoln						
Large Semi-urban	240	....	240	224	....	224
Towns and Villages	1 464	142	1,606	1,318	128	1,446
Rural	3,257	....	3,257	2,849	....	2,849
Totals	4,961	142	5,103	4,391	128	4,519
Middlesex						
Towns and Villages	853	9	862	757	8	765
Rural	4,723	39	4,762	4,003	31	4,034
Totals	5,576	48	5,624	4,760	39	4,799

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

COUNTIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Norfolk						
Towns and Villages	1,795	201	1,996	1,177	195	1,372
Rural	3,390	126	3,516	2,715	108	2,823
Totals	5,185	327	5,512	3,892	303	4,195
Northumberland						
Towns and Villages	1,560	221	1,781	1,375	205	1,580
Rural	2,282	48	2,330	1,867	40	1,907
Totals	3,842	269	4,111	3,242	245	3,487
Ontario						
Large Semi-urban	999		999	861		861
Towns and Villages	1,095	45	1,140	970	44	1,014
Rural	3,423	56	3,479	2,949	49	2,998
Totals	5,517	101	5,618	4,780	93	4,873
Oxford						
Towns and Villages	1,783	185	1,968	1,636	165	1,801
Rural	3,492		3,492	2,964		2,964
Totals	5,275	185	5,460	4,600	165	4,765
Peel						
Large Semi-urban	906		906	780		780
Towns and Villages	1,338		1,338	1,191		1,191
Rural	2,485	7	2,492	2,069	9	2,078
Totals	4,729	7	4,736	4,040	9	4,049
Perth						
Towns and Villages	1,056	37	1,093	949	31	980
Rural	2,840	221	3,061	2,360	192	2,552
Totals	3,896	258	4,154	3,309	223	3,532
Peterborough						
Large Semi-urban	480	....	480	431	. . .	431
Towns and Villages	554		554	485		485
Rural	2,000	120	2,120	1,558	102	1,660
Totals	3,034	120	3,154	2,474	102	2,576
Prescott						
Towns and Villages	317	1,367	1,684	287	1,253	1,540
Rural	857	2,002	2,859	734	1,789	2,523
Totals	1,174	3,369	4,543	1,021	3,042	4,063
Prince Edward						
Towns and Villages	868	47	915	726	44	770
Rural	1,430	. . .	1,430	1,155	. .	1,155
Totals	2,298	47	2,345	1,881	44	1,925
Renfrew						
Towns and Villages	2,195	2,306	4,501	1,999	2,092	4,091
Rural	3,739	677	4,416	3,006	602	3,608
Totals	5,934	2,983	8,917	5,005	2,694	7,699
Russell						
Towns and Villages	19	600	619	18	555	573
Rural	545	2,061	2,606	488	1,828	2,316
Totals	564	2,661	3,225	506	2,383	2,889
Simcoe						
Towns and Villages	6,669	757	7,426	6,011	694	6,705
Rural	4,930	177	5,107	4,116	172	4,288
Totals	11,599	934	12,533	10,127	866	10,993
Stormont						
Large Semi-urban	......	823	823	......	769	769
Towns and Villages	1,043	2,366	3,409	902	2,157	3,059
Rural	2,148	436	2,584	1,825	408	2,233
Totals	3,191	3,625	6,816	2,727	3,334	6,061

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

COUNTIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Victoria						
Towns and Villages	1,340	206	1,546	1,210	178	1,388
Rural	1,695	61	1,756	1,397	52	1,449
Totals	3,035	267	3,302	2,607	230	2,837
Waterloo						
Towns and Villages	2,696	718	3,414	2,354	666	3,020
Rural	3,050	372	3,422	2,779	340	3,119
Totals	5,746	1,090	6,836	5,133	1,006	6,139
Welland						
Large Semi-urban	2,843	....	2,843	2,251	....	2,521
Towns and Villages	3,734	300	4,034	3,403	263	3,366
Rural	2,823	....	2,823	2,448	....	2,448
Totals	9,400	300	9,700	8,372	263	8,635
Wellington						
Towns and Villages	1,424	181	1,605	1,308	165	1,473
Rural	3,054	83	3,137	2,581	73	2,654
Totals	4,478	264	4,742	3,889	238	4,127
Wentworth						
Large Semi-urban	747	....	747	566	....	566
Towns and Villages	1,121	120	1,241	1,005	105	1,110
Rural	3,579	140	3,719	3,082	124	3,206
Totals	5,447	260	5,707	4,653	229	4,882
York						
Large Semi-urban	24,200	....	24,200	21,515	....	21,515
Towns and Villages	9,160	655	9,815	8,099	632	8,731
Rural	6,499	2,104	8,603	5,383	1,955	7,338
Totals	39,859	2,759	42,618	34,997	2,587	37,584
Totals—Counties (exclusive of cities)	220,530	32,785	253,315	190,515	29,566	220,081
DISTRICTS						
Algoma						
Towns and Villages	475	383	858	424	328	752
Rural	3,375	89	3,464	2,342	68	2,410
Totals	3,850	472	4,322	2,766	396	3,162
Cochrane						
Large Semi-urban	1,260	359	1,619	1,196	347	1,543
Towns and Villages	3,157	4,247	7,404	2,195	3,947	6,142
Rural	1,774	2,356	4,130	1,494	1,951	3,445
Totals	6,191	6,962	13,153	4,885	6,245	11,130
Kenora						
Towns and Villages	1,789	394	2,183	1,593	360	1,953
Rural	950	29	979	730	24	754
Totals	2,739	423	3,162	2,323	384	2,707
Manitoulin						
Towns and Villages	244	42	286	217	28	245
Rural	1,029	96	1,125	802	81	883
Totals	1,273	138	1,411	1,019	109	1,128
Muskoka						
Towns and Villages	1,385	....	1,385	1,244	....	1,244
Rural	1,619	104	1,723	1,322	77	1,399
Totals	3,004	104	3,108	2,566	77	2,643
Nipissing						
Towns and Villages	235	1,670	1,905	202	1,457	1,659
Rural	1,730	1,483	3,213	1,413	1,278	2,691
Totals	1,965	3,153	5,118	1,615	2,735	4,350

TABLE I—ENROLMENT AND ATTENDANCE, 1943-44

DISTRICTS	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Parry Sound						
Large Semi-urban	223		223	283		283
Towns and Villages	1,594	25	1,619	1,427	23	1,450
Rural	2,598	27	2,625	2,145	17	2,162
Totals	4,415	52	4,467	3,855	40	3,895
Patricia						
Rural	213		213	197		197
Rainy River						
Towns and Villages	995	340	1,335	879	299	1,178
Rural	1,568	93	1,661	1,267	78	1,345
Totals	2,563	433	2,996	2,146	377	2,523
Sudbury						
Large Semi-urban	1,211	181	1,392	1,126	146	1,272
Towns and Villages	1,143	721	1,864	1,033	669	1,702
Rural	2,771	2,420	5,191	1,969	2,105	4,074
Totals	5,125	3,322	8,447	4,128	2,920	7,048
Thunder Bay						
Towns and Villages	294	79	373	266	75	341
Rural	2,858	142	3,000	2,496	121	2,617
Totals	3,152	221	3,373	2,762	196	2,958
Timiskaming						
Large Semi-urban	2,379	1,058	3,437	2,234	958	3,192
Towns and Villages	1,633	604	2,237	1,445	546	1,991
Rural	1,558	571	2,129	1,246	515	1,761
Totals	5,570	2,233	7,803	4,925	2,019	6,944
Totals, Districts (excluding Cities)	40,060	17,513	57,573	33,187	15,498	48,685
SUMMARY—						
Cities	175,594	52,881	228,475	153,454	45,801	199,255
Large Semi-urban	37,926	2,813	40,739	33,936	2,568	36,504
Towns and Villages	82,581	26,068	108,649	72,855	23,700	96,555
Rural	140,083	21,417	161,767	116,911	18,796	135,707
Grand Totals	436,184	103,179	539,363	377,156	90,865	468,021

TABLE 2—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1944

(A) Public Schools of the City Inspectorates	Net Enrolment Grades I-VIII	High School Entrance Candidates	Per cent recommended	Number Writing	Percentage of those writing who were successful	Total Number Successful	Successful Candidates									
							Per cent of total Applicants	Per cent of May Enrolment	Average Age		Destinations					
											Rural Pupils			Urban Pupils		
									Yrs.	Mos.	Fifth Class	Secondary School	Left School	Fifth Class	Secondary School	Left School
Belleville	1,591	165	80.0	33	63.6	153	92.7	9.6	13	10	......	......	......	......	147	6
Brantford	3,293	365	95.3	56	69.6	348	95.4	10.6	14	10	......	......	......	......	325	23
Chatham	1,590	147*	100.0*	......	......	147	*	9.2	14	3	......	......	......	......	144	3
Hamilton	16,509	1,420	80.1	282	80.9	1,366	96.3	8.3	14	2	......	......	......	......	1,214	152
Kitchener	3,225	305	77.7	68	79.4	291	95.5	9.0	13	9	......	......	......	177	103	11
London	7,016	742	66.4	249	92.0	722	97.1	10.3	13	10	......	......	......	......	710	12
Ottawa	7,520	1,033	75.5	253	77.5	976	94.5	13.0	13	10	......	......	......	......	950	26
Peterborough	2,558	260	76.5	61	65.6	239	92.0	9.6	14	3	......	......	......	......	224	15
St. Catharines	3,270	291	73.5	77	77.9	274	91.2	8.4	14	5	......	......	......	......	262	12
Sarnia	2,105	227	87.7	......	......	199	87.7	9.4	14	2	......	......	......	......	195	4
Toronto	63,050	6,947	76.1	1,657	77.5	6,574	94.6	10.7	14	3	......	......	......	448	5,600	526
Windsor	11,246	1,171	76.7	273	69.2	1,087	92.8	9.7	14	3	......	......	......	......	1,075	12
Fort William	2,953	270	82.2	48	72.9	257	95.2	8.7	14	3	......	......	......	......	253	4
Totals and Averages (A)	125,926	13,343	76.9	3,057	77.7	12,633	94.7	10.0	14	2	......	......	......	625	11,202	794
(B) Public Schools of the County Inspectorates																
Brant, and Norfolk (in part)	3,536	298	53.4	139	70.5	257	86.2	7.3	14	0	......	153	28	......	68	8
Bruce (in part), Huron (in part)	1,165	425	59.3	173	91.3	410	96.5	9.8	13	10	15	132	68	3	182	10
Carleton	4,829	524	68.3	166	80.7	492	93.9	10.2	13	9	27	259	55	......	118	3
Dufferin	1,868	178	65.7	61	77.0	164	92.1	8.8	14	8	13	57	38	......	54	2
Dundas	2,066	217	29.0	154	85.1	194	89.4	10.5	13	8	1	110	31	......	51	1
Durham (in part) and City of Oshawa	4,923	558	47.1	295	91.5	533	95.5	10.8	14	2	8	78	23	......	399	25
Elgin and City of St. Thomas	5,428	623	75.9	150	70.7	550	88.3	10.1	14	2	5	225	58	......	258	1
Essex	7,278	800	43.6	451	84.7	731	91.4	10.0	13	11	6	328	52	......	332	13
Frontenac North and Addington	1,233	115	47.0	61	57.4	89	77.4	7.2	14	8	31	33	25	......	......	......
Frontenac South and Lennox (in part)	2,228	210	39.5	127	81.1	186	88.6	8.3	14	1	10	126	30	......	19	1
Frontenac South and City of Kingston	3,489	406	56.7	176	87.5	384	94.6	11.0	13	11	15	34	15	......	301	19
Glengarry (in part) and Prescott (in part)	1,682	171	48.0	89	66.3	141	82.5	8.4	14	4	14	84	19	......	23	1
Glengarry No. 2	101	10	70.0	3	66.6	9	90.0	8.7	14	4	7	1	1	......	......	......
Grenville	1,963	194	32.0	132	84.1	173	89.2	8.8	14	3	4	63	7	......	90	9
Grey East	2,322	171	55.6	76	80.3	156	91.2	6.7	13	11	1	71	57	......	23	4
Grey North and Bruce North	3,318	320	72.2	89	64.0	288	90.0	8.6	14	1	5	61	27	......	172	23
Grey South	2,439	276	62.3	101	76.9	252	91.3	10.3	13	8	14	85	55	7	87	4
Haldimand	2,805	339	51.6	163	82.2	310	91.4	11.1	14	0	7	125	32	......	135	11
Haliburton, Peterboro and Victoria	1,318	123	52.8	58	82.8	113	91.9	8.6	14	0	47	48	18	......	......	......
Halton	3,660	384	61.5	148	79.1	353	91.9	9.6	13	11	......	111	24	......	205	13
Hastings Centre	1,783	169	72.8	46	82.6	161	95.3	9.0	14	1	6	53	50	......	47	5
Hastings North	2,011	202	38.6	124	76.6	173	85.6	8.6	14	4	41	27	63	......	42	......
Hastings South and Lennox (in part)	3,871	384	49.5	205	74.6	336	87.5	8.7	14	0	17	104	33	45	126	11
Huron North	2,072	221	46.0	121	76.9	196	87.5	9.5	14	0	24	85	31	......	53	3
Huron South	2,574	253	46.2	126	88.9	229	90.5	8.9	14	3	17	99	31	......	72	10
Kent No. 1	6,082	572	49.7	288	80.2	515	90.0	8.5	14	3	......	289	59	......	161	6
Kent No. 2	85	9	55.5	4	50.0	7	77.7	8.2	14	3	2	1	4	......	......	......
Lambton West (No. 1)	3,120	297	38.7	182	75.8	253	85.2	8.1	14	3	......	156	38	......	55	4
Lambton East (No. 2)	2,088	214	31.6	140	94.3	206	96.3	9.9	13	9	1	100	36	......	67	2
Lanark	3,860	450	46.7	240	88.8	423	94.0	11.0	13	10	6	106	14	......	217	20
Leeds No. 1	1,817	201	57.7	85	72.9	178	88.6	9.8	13	11	13	111	10	......	44	......
Leeds No. 2	2,300	260	46.9	138	52.9	195	75.0	8.5	13	5	6	70	12	......	101	6
Lennox (in part)	706	77	62.3	29	79.3	71	92.2	10.1	13	11	5	53	13	......	......	......

*No written examination in Chatham—Number recommended was 82.6 per cent of the net enrolment of Grade 8.

TABLE 2—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1944

(B) Public Schools of the County Inspectorates	Net Enrolment Grades I-VIII	High School Entrance Candidates	Per cent recommended	Number Writing	Percentage of those writing who were successful	Total Number Successful	Successful Candidates				Destinations					
							Per cent of total Applicants	Per cent of May Enrolment	Average Age		Rural Pupils			Urban Pupils		
									Yrs.	Mos.	Fifth Class	Secondary School	Left School	Fifth Class	Secondary School	Left School
Lincoln	4,408	416	59.9	167	71.9	371	89.9	8.5	14	3	8	188	25	12	136	5
Middlesex East	3,091	345	53.9	159	82.4	317	91.9	10.2	13	9	12	262	32	.....	11	....
Middlesex West	2,403	215	49.3	109	82.6	196	91.2	8.2	14	0	1	101	30		62	2
Norfolk (in part)	4,164	438	62.1	166	69.9	388	88.6	9.3	13	11	16	174	43		148	7
Northumberland and Durham (in part)	2,821	309	52.8	146	79.5	279	90.3	9.9	14	2	9	74	29	....	164	3
Northumberland	2,635	271	33.2	181	80.1	235	86.7	8.9	14	6	4	125	26		77	3
Ontario North and York (in part)	2,230	249	46.6	133	71.4	211	84.7	9.3	14	1	6	106	38		57	4
Ontario South	3,752	348	56.9	150	83.3	323	92.8	8.6	14	1	....	161	35	30	92	5
Oxford North and City of Woodstock	3,228	339	68.4	107	88.8	327	96.5	10.1	14	4	3	111	43		163	7
Oxford South and Norfolk (in part)	3,565	304	70.1	91	71.4	278	91.4	7.8	14	2	9	125	24		111	9
Peel	4,505	449	54.1	206	85.9	420	93.5	9.3	14	1	41	161	31	1	170	12
Perth North and Wellington (in part)	2,817	219	21.9	171	91.2	204	93.2	7.2	13	9	6	85	57		51	5
Perth South	3,016	274	38.3	169	97.6	270	98.5	9.0	14	1		60	23		177	10
Peterborough East	1,760	131	45.8	71	71.8	111	84.7	6.3	14	1	11	37	26		35	2
Peterborough West and Victoria East	2,571	291	69.7	88	85.4	278	95.6	10.8	14	0	11	64	8		166	26
Prescott and Russell, No. 1	979	100	28.0	72	86.2	90	90.0	9.2	14	2	....	64	8		18	
Prescott and Russell, No. 2	403	32	37.5	20	60.0	24	75.0	6.0	14	1	2	21	1			....
Prescott and Russell, No 3	273	13	15.4	11	63.6	9	69.1	3.2	14	0	1	2	1	2	2	1
Prince Edward	2,190	186	75.3	55	63.7	175	94.2	8.0	14	1	10	66	37		56	6
Renfrew North	2,919	233	51.4	114	87.7	219	94.0	7.5	14	7	21	70	37		87	1
Renfrew South	2,597	213	43.6	120	79.1	188	88.3	7.2	13	11	14	56	26	3	80	9
Simcoe Centre	2,882	327	48.7	168	73.9	283	86.6	9.8	14	0	5	134	17		120	7
Simcoe East, and Muskoka (in part)	3,534	372	51.4	181	77.9	332	89.4	9.4	14	0	7	50	22	6	223	21
Simcoe North, No. 1	790	49	59.3	20	50.0	39	79.7	4.9	14	7	7	1	1		20	10
Simcoe North, No. 2	129	12	83.3	2	100.0	12	100.0	9.3	14	5					11	1
Simcoe, South, and York (in part)	2,262	246	47.6	129	71.3	209	85.0	9.2	13	4		125	23		58	3
Simcoe West, and Grey (in part)	2,218	239	54.8	108	78.7	216	90.4	9.3	13	2	2	70	42		99	3
Stormont	3,102	319	63.0	118	90.7	308	96.6	9.7	13	3	11	123	11		125	8
Victoria West	1,339	135	62.9	50	86.0	128	94.8	9.9	13	10	23	55	23		27	
Waterloo No. 1	3,386	342	67.4	111	82.8	323	94.2	9.9	13	10	16	96	63	62	84	2
Waterloo No. 2	3,569	370	75.2	92	80.4	352	95.2	9.6	14	3	8	27	32	25	236	24
Welland East	3,783	389	60.8	153	79.2	357	91.9	9.7	14	3		17	1		321	18
Welland South	3,905	390	60.4	156	84.0	365	94.0	9.4	14	2	2	58	12		282	11
Welland (including Welland City) and Lincoln (in part)	5,573	503	42.8	288	82.6	453	90.1	8.1	13	11		158	36		246	13
Wellington North	2,703	253	21.7	198	85.4	224	88.6	8.3	14	1	9	72	24		108	11
Wellington South	3,875	417	66.4	140	80.8	390	93.6	10.0	14	0	22	87	34		225	22
Wentworth	5,334	557	50.6	275	76.4	492	88.2	9.2	14	1	7	254	36	21	153	18
York No. 1	4,371	476	49.3	242	83.9	437	92.0	10.0	13	7		191	67		155	24
York No. 2	5,088	500	57.8	211	90.6	480	96.0	9.4	14	2		14	3		443	20
York Nos. 3 and 4	9,784	1,196	64.4	428	82.2	1,120	93.8	11.5	14	0					1,061	59
York No. 5	5,832	655	67.3	214	93.9	642	98.1	11.0	14	2					589	53
York No 6	5,842	572	34.8	273	73.9	503	87.9	8.6	14	0		78	6	68	335	16
York No. 7	5,322	620	58.7	256	90.7	596	96.1	11.2	14	0		108	6		468	14
Totals and Averages (B)	234,006	23,968	54.3	10,862	81.8	21,905	91.0	9.8	13	11	678	7,290	2,159	288	10,781	607
(C) Public Schools of the District Inspectorates																
Division No. I	2,959	310	59.7	125	84.0	290	93.6	9.8	14	4	14	31	32		169	14
" " II	2,350	205	60.0	82	75.6	185	90.4	7.9	14	5	10	16	20		100	9

TABLE 2—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1944

(C) Public Schools of the District Inspectorates	Net Enrolment Grades I-VIII	High School Entrance Candidates	Per cent recommended	Number Writing	Percentage of those writing who were successful	Total Number Successful	Successful Candidates									
							Per cent of total Applicants	Per cent of May Enrolment	Average Age		Destinations					
											Rural Pupils			Urban Pupils		
									Yrs.	Mos.	Fifth Class	Secondary School	Left School	Fifth Class	Secondary School	Left School
Division No. III	1,818	138	65.2	48	66.7	122	88.4	6.7	14	1	22	45	29	......	26	......
" " IV	3,887	336	67.3	110	85.4	320	95.4	8.2	14	8	7	15	35	......	212	24
" " V	4,496	459	71.5	117	65.7	419	91.4	9.3	14	3	31	48	20	1	309	40
" " VI	3,262	274	47.5	144	80.6	246	89.9	7.5	14	2	68	......	7	......	161	10
" " VII Parts 1, 2, and 3)	5,479	420	55.3	188	68.6	361	86.1	6.6	14	1	28	74	22	3	217	20
" " VIII	2,221	249	37.7	155	83.9	224	89.9	10.1	13	11	56	55	55	......	55	3
" " IX (Parts 1 and 2)	1,472	166	53.0	78	91.4	159	95.9	10.8	14	3	18	7	15	......	115	4
" " X (Parts 1 and 2)	4,238	543	62.3	205	77.1	496	91.4	11.7	14	2	3	80	9	......	387	17
" " XI	3,380	261	67.9	86	84.9	252	95.1	7.5	14	5	10	16	14	2	207	6
" " XII (Parts 1 and 2	2,330	163	58.6	69	75.4	146	89.6	6.3	14	4	12	17	14	6	94	6
" " XIII (Parts 1 and 2)	3,412	303	50.5	150	90.7	289	95.5	8.5	13	8	65	34	39	......	143	8
" " XIV	2,355	230	36.9	145	73.2	194	83.1	8.1	14	2	13	44	22	......	96	16
" " XV (Parts 1 and 2)	2,354	188	61.2	73	63.1	461	85.7	6.9	14	3	34	21	20	24	60	2
" " XVI	1,824	176	47.8	92	78.3	156	88.7	8.6	14	6	3	47	10	......	91	5
Totals and Averages (C)	47,837	4,421	57.9	1,867	78.2	4,017	90.9	8.4	14	0	151	577	357	36	2,442	151
(D) R.C. Separate Inspectorates																
Division No. I	3,702	389	74.9	98	71.5	364	93.6	9.8	14	7	5	20	3	31	291	14
" " II	3,946	264	69.4	81	64.7	233	88.4	5.9	14	1	9	27	10	30	124	33
" " III	2,095	106	34.9	69	66.7	83	77.3	4.0	14	2	39	12	13	15	3	1
" " IV	3,031	147	51.0	72	66.7	123	83.7	4.1	14	5	32	11	14	......	60	6
" " V	3,355	198	38.9	121	88.5	184	93.0	5.4	14	3	30	17	10	19	75	33
" " VI	4,604	288	61.8	120	81.7	266	92.4	5.8	14	2	23	67	16	7	115	8
" " VII	4,868	463	66.9	150	92.1	451	97.5	9.3	14	2	5	31	3	5	364	43
" " VIII	5,905	502	73.7	132	85.4	484	96.5	8.2	13	9	15	12	1	142	296	18
" " IX	3,810	331	59.2	135	65.9	285	86.2	7.5	14	4	39	17	6	125	84	14
" " X	4,180	375	64.6	133	63.9	327	87.3	7.8	14	2	29	18	16	87	158	19
" " XI	3,117	324	59.9	130	87.8	308	95.1	9.9	14	2	29	36	20	145	63	15
" " XII	4,232	443	69.4	127	77.2	384	93.4	9.1	14	1	24	10	14	194	114	31
" " XIII	5,562	547	67.6	177	70.2	494	90.4	8.9	13	11	......	11	2	53	392	36
" " XIV	4,521	431	56.0	190	73.2	380	88.3	8.4	14	2	9	22	5	76	249	19
" " XV	6,532	709	78.9	150	70.7	665	93.9	10.2	13	10	36	46	3	208	325	17
" " XVI	6,384	626	75.6	153	65.4	573	91.6	9.0	14	3	18	86	5	30	100	34
" " XVII	3,997	391	57.6	166	82.6	362	92.6	9.0	14	3	25	19	9	65	228	46
" " XVIII	3,122	259	50.6	128	99.3	257	99.3	8.2	14	0	36	3	10	45	133	30
" " XIX	4,075	522	60.4	207	82.6	486	93.4	11.9	13	8	3	8	1	240	243	24
" " XX	4,555	399	63.9	144	65.9	350	87.8	7.7	13	11	6	......	2	260	49	33
" " XXI	3,988	305	56.7	142	64.4	251	83.3	6.4	13	1	30	32	7	134	36	15
" " XXII	2,703	198	17.7	163	63.9	139	70.3	5.1	13	11	26	46	11	28	21	4
" " XXIII	2,484	154	22.1	120	65.0	112	72.8	4.5	14	2	29	11	11	4	56	1
" " XXIV	3,762	282	47.9	147	71.9	245	87.0	6.5	14	3	19	22	15	18	150	24
Totals and Averages (D)	98,530	8,623	62.5	3,255	74.4	7,809	90.6	7.9	13	11	513	584	207	4,925	4,062	520
Grand Totals and Averages	506,299	50,355	62.0	19,011	79.5	46,364	92.1	9.2	14	0	1,615	8,460	2,723	2,874	28,490	2,172
Increase for the Year	....	2,493	......	1,248	9.9	4,303	1.2	.2	0	1	......	......	......	......	......	......

SUMMARY OF DESTINATION OF SUCCESSFUL H.S. ENTRANCE CANDIDATES

(nearest whole percentage)

		To Secondary School	To Fifth Class	Retired from School
City Inspectorates		90	4	6
County Inspectorates	Urban Schools	91	3	6
	Rural Schools	72	7	21
District Inspectorates	Urban Schools	93	1	6
	Rural Schools	42	33	25
R.C. Separate Inspectorates	Urban Schools	62	30	8
	Rural Schools	45	40	15
All Schools—	Urban	85	9	6
	Rural	66	13	21
	Total	80	10	10

HIGH SCHOOL ENTRANCE EXAMINATION, 1944

(This includes results of candidates from private sources not included in returns by inspectorates)

Enrolment Grade VIII on the last school day in May, 1944		54,009
Number of High School Entrance Candidates:—		
Recommended by Principal on Group II	31,783	
Number taking written test on Group II	18,912	
		50,695
High School Entrance candidate percentage of 1944 Grade VIII Enrolment		93.86%
Number of candidates successful on written test on Group II:—		
By Regulation 10—(1) and (2)	13,644	
(3) and (4)	530	
(5)	318	
(6)	178	
(7)	229	
	14,899	
Total Number of Successful candidates		46,682
Percentage of candidates who were successful		92.08%

(62.69% by Principals' recommendation and 29.39% by passing written test)

TABLE 3—REPORT OF THE HEALTH SERVICES IN

	(A) Municipalities in which School Medical or Nursing Service is under the Local Board of Health	School	No. of school children enrolled	Personnel: Public Health Nurse	Personnel: M.D.	Personnel: D.D.S.	No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1944
	Cities							
1	Brantford	Pub. and Sep.	4,359	5	1	1 f.t.	102	293
2	Chatham	Pub., Sep. and High	2,391	3	1	‡	200	673
3	Fort William	Pub., Sep. and High	8,987	5	......	......	......	312
4	Galt	Pub., Sep. and High	2,726	3	1 p.t.	......	......	408
5	Guelph	Pub. and Sep.	3,345	3	......	1 p.t.	154	173
6	Hamilton		......	......	......	......	......	......
7	Kingston	Pub. and Sep.	4,248	9	1	1 p.t.	......	1,024
8	Kitchener	Pub. and Sep.	5,505	7	1	1 f.t.	415	702
9	North Bay	Pub. and Sep.	2,832	1	......	......	......	351
10	Oshawa	Pub. and Sep.	3,909	4	2 p.t.	3 p.t.	145	392
11	Ottawa	Sep.	10,232	......	......	......	......	771
12	Peterborough	Sep.	1,014	4	......	1 p.t.	......	123
13	Port Arthur	Pub. and Sep.	3,698	2	......	......	317	260
14	St. Catharines	Pub., Sep. and High	6,158	6	2	1	120	323
15	St. Thomas	Pub., Sep. and High	2,874	3	1	......	299	499
16	Sarnia	Pub., Sep. and High	4,049	3	......	......	427	717
17	Stratford	Pub. and Sep.	2,255	2	......	1 p.t.	80	203
18	Toronto		......	......	......	......	......	......
19	Welland	Pub. and High	2,719	1	1	......	......	237
20	Woodstock	Pub., Sep. and High	2,343	2	......	2 p.t.	169	105
	Suburban							
1	York East Twp.	Pub., Sep. and High	6,384	5	3 p.t. 2 i.t.	......	......	675
2	York Twp.	Pub. and Sep.	11,441	9	2 p.t.	6 p.t.	......	905
	Towns							
1	Ajax	Pub.	642	1	......	......	......	18
2	Bowmanville	Pub. and High	958	1	......	‡	85	19
3	Brampton	Pub. and High	1,142	1	......	......	77	205
4	Burlington	Pub. and High	1,006	1	p.t.	......	......	360
5	Cochrane	Pub., Sep. and High	660	1	......	......	......	77
6	Dryden		......	......	......	......	......	......
7	Dundas	Pub., Sep. and High	1,004	1	......	‡	......	39
8	Elmira	Pub. and High	481	1	......	‡	24	104
9	Fort Frances	Pub., Sep. and High	1,383	1	......	......	90	81
10	Goderich	Pub., Sep. and High	875	1	......	......	45	101
11	Haileybury	Pub., Sep. and High	365	1	......	......	10	51
12	Ingersoll	Pub., Sep. and High	1,096	1	p.t.	‡	66	210
13	Kenora	Pub. and Sep.	1,251	1	......	......	105	236
14	Kirkland Lake	Pub. and Sep.	3,488	2	1	......	......	126
15	Leaside	Pub.	1,500	2	......	1 p.t.	......	39
16	Lindsay	Pub. and Sep.	1,135	1	......	......	34	141
17	Midland	Pub. and Sep.	1,216	1	......	‡	110	64
18	Milton, Acton and Georgetown Unit		......	......	......	......	......	......
19	Newmarket	Pub. and Sep.	665	1	......	......	......	71
20	New Toronto	Pub.	1,160	1	1 p.t.	......	......	237
21	Oakville	Pub., Sep. and High	1,204	1	......	p.t.	......	69
22	Orillia	Pub. and Sep.	1,440	1	......	p.t.	126	106
23	Paris	Pub. and Sep.	626	1	......	......	......	48
24	Parry Sound		......	......	......	......	......	......
25	Penetanguishene	Pub. and Sep.	770	1	......	......	......	70
26	Perth	Pub. and Sep.	635	1	......	p.t.	53	30
27	Picton	Pub., Sep. and High	776	1	......	......	40	89
28	Port Colborne	Pub.	1,270	1	1 p.t.	......	......	503
29	Renfrew	Pub. and Sep.	1,032	......	......	......	18	297
30	St. Mary's	Pub., Sep. and High	......	......	1 p.t.	1 p.t.	......	......
31	Simcoe		......	......	......	......	......	......
32	Strathroy	Pub.	438	1	1	......	11	57
33	Thorold		......	......	......	......	......	......
34	Timmins	Pub., Sep. and High	5,826	4	1	7 p.t.	......	320
35	Wallaceburg		......	......	......	......	......	......
36	Weston	Pub., Sep. and High	1,898	2	p.t.	p.t.	80	46
	Villages							
1	Forest Hill	Pub. and High	1,901	1	1	1	......	393
2	Swansea	Pub.	719	1	......	1 p.t.	......	51
	Rural Units							
1	Ayr, North and South Dumfries	Pub. and Cont.	892	1	......	‡	......	33
2	Etobicoke Twp. (S.S. Nos. 3, 8, 11 and 16	Pub.	1,742	3	......	......	21	199
3	Pickering Twp.	Pub. and High	982	1	......	......	29	97
4	Tecumseh and Sandwich	Pub., Sep. and High	2,031	1	......	p.t.	128	552
5	North York Twp.	Pub. and Sep.	3,675	2	2 p.t.	1 p.t.	......	382
6	Temiskaming District	Pub. and Sep.	2,100	1	......	......	80	456
7	United Counties (Stormont, Dundas and Glengarry)	Pub. and Sep.	11,259	8	1 f.t. 6 p.t.	......	......	743
8	Waterloo Twp.	Pub. and Sep.	1,336	1	......	......	20	413
(A)	Totals		154,048	......	......	......	3,683	16,279

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1944

	No. of these defects corrected, 1944	No. of children with dental defects found, 1944	No. of children with dental defects corrected, 1944	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects (other than dental)	Uncorrected Defects: Vision	Uncorrected Defects: Hearing	Uncorrected Defects: Tonsils and defective nasal breathing	Uncorrected Defects: Other
1	152	2,029	663	46		86	16		67	8
2	219	1,100	266	12	99	22	5		22	1
3	113	542	378	186						
4	177	377	752	61	14	24	2		22	
5	43	510	359	14	103	48	4		59	
6										
7	174	1,226	402	20						
8	474	3,650	1,609	56	154	71	3	4	26	138
9	27	491	299	9						
10	92	754	649	66	143	105	12	6	72	57
11	83	1,017	310	81						
12	35	119	97	48	34	15	1		16	7
13	118	161	187	10	59	18	7	1	10	1
14	234	2,064	1,941	50	44	20	5	4	13	2
15	46	538		24	55	39		1	55	2
16	238	2,216	835	57	98	18	3		49	6
17	81	255	181	4	13	2			2	
18	....	....	....							
19	..	314		4						
20	21	154	61	6	31	20	1	2	13	4
1	204	613	103	198	177	150	33	7	48	102
2	84	7,899	3,358	199	...	320	15	7	233	153
1	1	103	4	33		..				
2	3	51	42	11	12	4			5	
3	41	83	65	29	5	15	4	1	10	
4	63	102	32	10	21	34	3		26	11
5	24	31	15	1	10	9	1		10	3
6	.....	....	....	.....	....	......	..			
7	12	79	60	8	19	10	2		8	4
8	56	73	42	15	9	5			3	2
9	41	136	125	14	11	2			3	
10	37	20	10	39	20	32	3	2	19	8
11	37	55	24	10	5	4	...		6	1
12	31	75	43	5	10	19	2	1	13	7
13	44	215	43	20	38	11	1	1	15	3
14	112	....	....	152	38	16	...		6	
15	15	....	....	17	......	.....	..	...	...	
16	60	75	43	1	32	25	4		42	
17	31	359	151	29	28	13	1	1	13	2
18	.....	....	....	....	.....	.....	...			...
19	9	138	9	11	......	......				
20	33	849	107	31	62	22	4	1	16	8
21	43	304	....	34	......	......	...		...	
22	18	361	367	4	51	20	4		13	6
23	16	201	126	21	14	16	2	4	10	1
24	.....	....	....	....	.....	.....	...		...	...
25	54	85	15	46	45	24	3	2	24	7
26	11	150	150	....	7	6	3		4	...
27	46	205	66	4	7	10	2		5	...
28	34	255	65	17	31	37	10	1	46	3
29	61	324	223	33	10	10	1	1	8	...
30	.....	....	....	....	....	.....	...		...	...
31	.....	....	....	....	....	.....				...
32	39	41	27	22	17	9	1		7	1
33	.....	....	....	....	....	....	...		...	...
34	50	567	19	34	165	86	18	8	32	28
35	.....	....	....	....	....	....	...		...	...
36	6	120	100	3	35	23	1		13	9
1	14	....	....	9	4	23	11		5	11
2	11	321	241	2	6	16	3		12	1
1	24	53	87	....	12	5	1	1	3	..
2	91	733	....	70	47	29	3	1	34	7
3	22	122	62	....	16	4	..	..	4	
4	108	253	145	32	88	105	12	2	84	17
5	56	87	....	6	11	56	6	5	15	30
6	175	....	....	25	....	....	....	..		...
7	......	3,643	891	10	....	....	...	..	.	.
8	119	232	102	6	40	24	5	..	15	5
	4,263	36,530	15,951	1,965	2,010	1,715	218	64	1,236	657

TABLE 3—REPORT OF THE HEALTH SERVICES IN

(B) Municipalities in which School Medical or Nursing Service is under the Local School Board		No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1944
			Public Health Nurse	M.D.	D.D.S.		
Cities	*School*						
1 Belleville	Pub. and Sep.	1,770	1	......	......	208	281
2 London	Pub. and High	10,731	10	......	......	990	1,326
3 London	Sep.	......	1	1	......	......	......
4 Niagara Falls	Pub. and Sep.	2,559	2	......	‡	72	851
5 Ottawa	Pub.	8,507	6	1	1 1 D.A.	......	977
6 Owen Sound	Pub. and Sep.	2,954	4	......	3 p.t.	223	131
7 Peterborough	Pub. and High	4,488	2	1	1 p.t.	168	642
8 Sault Ste. Marie	Pub.	3,397	2	1 p.t.	......	416	652
9 Sudbury	Pub.	4,792	1	......	1 p.t.‡	92	599
10 Sudbury	Sep.	1,710	2	......	‡	......	95
11 Sudbury	High	1,135	1	......	......	......	192
12 Windsor	Pub.	9,878	11	......	......	......	1,273
Towns							
1 Barrie	Pub. and Sep.	1,349	1	......	......	117	69
2 Brockville	Pub.	1,407	1	......	1 p.t.	121	183
3 Collingwood	Pub.	......	1	......	......	......	......
4 Long Branch	Pub. and Sep.	1,078	1	......	......	67	126
5 Mimico	Pub. and Sep.	1,735	1	......	p.t.	117	104
6 Pembroke	Pub.	1,071	1	......	‡	36	268
7 Pembroke	Sep.	822	1	......	‡	......	66
8 Waterloo	Pub., Sep. and High	1,514	1	1 p.t.	‡	115	157
Part Time							
1 Billings Bridge	Pub.	159	1	......	......	......	21
2 Brant County and Waterford	Pub.	761	1	1 p.t.	......	......	122
3 Riverside	......	......	......	......	......	......	......
4 Rockcliffe	Pub.	217	1	......	......	......	16
5 Scarborough Twp. (S.S. No. 10, 13 and 15	Pub.	2,777	1	......	......	207	246
6 Southampton	Pub.	280	1	......	......	......	151
7 Trenton	......	......	......	......	......	......	......
8 Wiarton	Pub.	281	1	......	1 p.t.	......	97
Rural Units							
1 Carleton County (Nepean Twp.)	Pub.	1,629	1	......	......	......	90
2 Haldimand County (part)	Pub. and High	1,213	1	......	......	126	188
3 Lincoln County (Unit No. 1)	Pub.	1,651	......	......	......	......	107
4 Lincoln County (Unit No. 2)	Pub., Sep. and High	2,869	1	......	......	......	119
5 Lincoln County (Unit No. 3)	Pub.	1,758	1	......	......	......	259
6 Scarborough Twp. School Area No. 2	Pub. and High	1,389	2	......	......	14	159
7 Welland County (Crowland Twp.)	Pub.	966	......	......	......	111	252
8 Welland County (Stamford Twp.)	Pub.	1,827	1	......	p.t.	40	131
9 Welland County (Units 2A and 2B)	Pub. and High	2,164	1	......	......	......	158
10 Welland County (Unit No. 3)	Pub.	885	1	......	......	......	193
(C) School Health Service under County Council							
1 Elgin County	Pub. and High	3,912	3	......	......	23	508
2 Middlesex County	Pub.	5,025	4	......	......	......	758
3 Oxford County	Pub. and Sep.	5,349	4	......	......	......	540
4 Peel County	Pub., Sep. and High	4,181	4	......	......	......	83
5 Perth County	Pub. and Sep.	3,539	3	......	......	......	96
6 Simcoe County	Pub. and Sep.	6,445	3	......	......	......	214
7 Wentworth County	Pub. and High	4,433	3	......	p.t.	......	381
(D) School Health Service under Collegiate Board							
1 Ottawa	High	4,961	4	......	......	......	139
(B), (C), and (D) Totals		119,568	......	......	......	3,263	13,020

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1944

	No. of these defects corrected, 1944	No. of children with dental defects found, 1944	No. of children with dental defects corrected, 1944	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects other than dental	Uncorrected Defects			
							Vision	Hearing	Tonsils and defective nasal breathing	Other
1	132	718	668	21	63	25	11	1	9	4
2	648	3,667	2,146	308	16	148	1	9	72	103
3										
4	603	505	158	105	110	12			17	1
5	717	1,458	1,536	28	83		23		97	51
6	16	2,538	992	103	29	31	7		32	4
7	357	1,712	1,101	311	....	31	10	4	16	1
8	114	315	34	85	134	243	11	3	60	14
9	298	1,022	661	38	28	12	3		15	3
10	86	149	....	3	12	17	1		12	1
11	43	234	70	1	....	....				.
12	678	1,684	922	652	248	55	9	2	40	4
1	239	221	15	25	10	....			9	1
2	79	327	229	20	26	8	2	1	9	2
3	....	....	....	....	....	....	..			.
4	79	465	108	46	....	5	2	.	3	1
5	34	384	150	140	25	22	2	1	25	1
6	105	257	267	91	6	6	..	.	12	.
7	30	95	36	78	21	10	..		11	2
8	104	165	124	13	20	13	2	1	12	....
1	8	12	6	7	....	....	....	....	....	....
2	47	64	22	13	14	4	....	....	7	..
3	....	....	....	....	....	....	....	....	....	....
4	10	6	....	2	....	....	....	....	....	....
5	206	230	210	293	50	43	5	3	30	2
6	7	93	18	12	....	....	....	....	....	....
7	....	....	....	....	....	....	....	....	....	....
8	2	40	21	90	....	....	....	....	....	....
1	22	189	125	6	43	16	3	....	25	....
2	91	174	151	19	34	13	3	1	20	....
3	19	67	....	10	....	....	....	....	....	....
4	48	257	174	17	35	13	3	1	10	....
5	76	359	177	9	29	23	3	....	31	....
6	4	207	24	4	14	15	8	....	14	....
7	36	491	150	4	....	....	....	....	....	....
8	110	489	328	64	30	5	2	....	6	....
9	44	634	318	29	72	26	5	2	2	2
10	59	170	157	26	31	16	8	....	14	....
1	62	863	146	17	....	....	....	....	....	....
2	185	1,713	188	52	83	25	17	1	6	1
3	26	494	375	22	85	87	4	....	54	60
4	29	775	118	2	....	....	....	....	....	....
5	....	622	3	2	....	....	....	....	....	....
6	....	172	....	....	....	....	....	....	....	....
7	178	312	231	29	15	19	4	....	18	2
1	11	1,638	....	7	....	....	....	....	....	....
	5,642	25,987	12,159	2,804	1,366	943	152	30	688	263

TABLE 3—REPORT OF THE HEALTH SERVICES IN

(E) Municipalities in which school nursing service is sponsored by School Boards and given by *Private Agencies		No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1941
			Public Health Nurse	M.D.	D.D.S.		
Municipality	*School*						
1 Apsley	Pub.	416	1				22
2 Armstrong							
3 Arnprior							
4 Atikokan							
5 Braeside	Pub.	88	1				10
6 Callander and 8 Twps.	Pub., Sep. and High	1,165	1				328
7 Cameron Falls							
8 Cobalt	Pub.	242					
9 Copper Cliff	Pub.	1,300	1				137
10 Creighton							
11 Haliburton	Pub. and High	742	1				24
12 Hespeler	Pub. and Sep.	489				56	37
13 Hornepayne							
14 Huntsville	Pub.	517	1				4
15 Kakabeka Falls	Pub. and Sep.	2,238	1				32
16 Leaside-St. Anselm	Sep.	198	1				28
17 Lion's Head							
18 London Twp. S.S. 28							
19 Manitoulin	Pub., Sep. and High	2,097	1			126	511
20 Nakina	Pub.	30	1			30	1
21 Napanee							
22 Nelson Twp.	Pub.	286	1				12
23 New Liskeard	Pub. and Sep.	617	1				20
24 Point Edward	Pub.	252	1				25
25 Port Loring	Pub.	200	1				64
26 Preston	Pub., Sep. and High	927	1				36
27 Redditt and Minaki	Pub. and High	95	1				21
28 Scarborough Twp.—St. Therese	Sep.	42	1				68
29 Scarborough Twp.—St. Dunstans	Sep.	158	1				206
30 Schumacher							
31 Walkerton	Pub., Sep. and High	608	1			42	309
32 Westminster Twp. S.S. 22	Pub.	237	1				94
33 Whitby	Pub. and Sep.	566	1				52
34 Whitney	Pub. and Sep.	381	1			40	17
(E) Totals		13,891				294	2,058
Grand Totals		287,507				7,240	31 357

*Victorian Order of Nurses, Red Cross Society, St. Elizabeth Visiting Nurses Association, Ontario Hydro Commission, International Nickel.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1944

	No. of these defects corrected, 1944	No. of children with dental defects found, 1944	No. of children with dental defects corrected, 1944	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects (other than dental)	Uncorrected Defects			
							Vision	Hearing	Tonsils and defective nasal breathing	Other
1	......	50	8	......	......					
2	......	......	......	......	......					
3	......	......	......	......	......					
4	......	......	......	......						
5	3	16	11	2						
6	31	188	......	3						
7	......	......	......	......	......	......				
8	......	......	......	......	2	2			2	
9	8	96	45	75	......					
10	......	......	......	......	......	......				
11	......	......	......	......	......					
12	29	......	......	3						
13	......	......	......	......	......	......				
14	1	26	......	14	15	6			6	
15	......	155	83	......	59	26	4	2	16	2
16	3	1	5	3	1	......				
17	......	......	......	......	......	......				
18	......	......	......	......	......	......				
19	86	573	148	142	49	65	19	1	41	4
20	......	......	......	......	......	......	....	....		....
21	......	......	......	......	......	......	....	....	....	....
22	10	122	96	1	4	3	....	....	2	1
23	9	169	15	5	10	3	1	....	2	....
24	17	6	2	......	2	2	....	....	....	....
25	3	78	3	......	......	......	....	....	....	....
26	13	30	25	116	3	3	2	....	2	....
27	2	14	8	3	1	1	1	....	....	....
28	1	37	......	......	7	2	....	....	4	....
29	2	86	......	10	2	6	..	....	8	1
30	......	......	......	......	......	......	....	....	....	....
31	25	233	185	30	13	8	5	1	2	1
32	6	......	......	......	......	......	....	....	....	....
33	46	155	145	......	6	......	....	....	....	....
34	......	59	......	......	18	16	..	....	16	4
	295	2,094	779	407	192	143	32	4	101	14
	10,200	64,681	28,889	5,176	3,568	2,801	402	98	2,025	934

TABLE 4—FIFTH CLASSES (GRADES IX AND X) 1943-44

(A) Public Schools of the County Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying Fifth Classes	Enrolment in Qualifying Fifth Classes	Average Per Class		Grading			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Brant and Norfolk (in part)	....	....	....	....	....	....	....	....	....	....
Bruce East, Grey (in part), Huron (in part)	4	6	1	3	3.0	2.8	....	1	....	$133.64
Bruce West	6	8	1	2	2.0	1.0	....	....	1	38.80
Carleton	3	14	3	14	4.6	3.7	3	....	....	440.80
Dufferin	12	26	2	17	8.5	4.5	1	....	1	234.83
Dundas	1	3	1	3	3.0	2.6	....	1	....	119.70
Durham (in part) and City of Oshawa	4	27	3	26	8.6	7.8	3	....	....	542.96
Elgin and City of St. Thomas	4	16	2	14	7.0	5.7	2	....	....	220.00
Essex County	6	108	5	106	21.2	13.0	3	1	1	508.41
Frontenac North and Addington (in part)	14	39	5	23	4.6	3.5	....	4	1	520.26
Frontenac South (No. 1) and Lennox (in part)	4	17	1	12	12.0	10.3	1	....	....	137.76
Frontenac South (No. 2) and City of Kingston	6	24	2	18	9.0	6.1	....	....	2	252.10
Glengarry (in part) and Prescott in part)	2	4	1	3	3.0	2.8	....	1	....	65.00
Grenville	....	....	....	....	....	....	....	....	....	....
Grey East	1	8	1	8	8.0	7.2	1	....	....	148.00
Grey North, Bruce North	3	12	2	11	5.5	2.5	....	1	1	155.69
Grey South	5	18	3	16	5.3	1.5	1	....	2	298.10
Haldimand	7	20	3	12	4.0	3.4	....	2	1	243.44
Haliburton, East Victoria and West Peterborough	13	39	5	39	7.8	6.4	3	2	....	1,019.40
Halton	....	....	....	....	....	....	....	....	....	....
Hastings Centre	5	9	1	6	6.0	4.6	....	1	....	115.75
Hastings North	7	23	3	12	4.0	3.1	....	3	....	217.06
Huron North	10	18	2	8	4.0	3.2	....	1	1	179.54
Huron South	8	40	5	37	7.4	5.8	3	2	....	698.50
Kent	1	2	1	2	2.0	1.9	....	1	....	93.40
Lambton No. 1	....	....	....	....	....	....	....	....	....	....
Lambton No. 2	3	20	1	16	16.0	12.6	1	....	....	214.80
Lanark	....	....	....	....	....	....	....	....	....	....
Leeds No. 1	2	18	2	18	9.0	7.8	1	1	....	330.15
Leeds No. 2	4	7	1	2	2.0	1.9	....	1	....	118,35
Lennox and Hastings South (in part)	....	....	....	....	....	....	....	....	....	....
Lincoln (in part)	2	42	2	42	21.0	18.8	2	....	....	304.48
Middlesex East	3	14	3	14	4.6	3.9	....	3	....	334.69
Middlesex West	....	....	....	....	....	....	....	....	....	....
Norfolk (in part)	9	17	4	11	2.7	1.7	....	4	....	399.80
Northumberland and Durham No. 1	2	10	2	10	5.0	3.5	2	....	....	220.00
Northumberland and Durham No. 2	3	6	1	4	4.0	3.1	....	1	....	86.90
Ontario North and York (in part)	5	16	3	13	4.3	3.8	....	1	2	283.20
Ontario (South)	1	49	2	49	24.5	18.4	2	....	....	360.00
Oxford (North)	1	6	1	6	6.0	4.6	....	1	....	105.24
Peel	2	13	2	13	6.5	4.8	....	1	1	159.41
Perth North and Wellington (in part)	6	12	1	3	3.0	2.3	....	1	....	90.00
Perth (South)	....	....	....	....	....	....	....	....	....	....
Peterborough East	....	....	....	....	....	....	....	....	....	....
Peterborough (West), Victoria (East)	....	....	....	....	....	....	....	....	....	....
Prescott and Russell No. 1	2	9	1	5	5.0	3.3	....	1	....	82.88
Prescott and Russell No. 2	....	....	....	....	....	....	....	....	....	....
Prescott and Russell No. 3	....	....	....	....	....	....	....	....	....	....
Prescott and Russell No. 4	....	....	....	....	....	....	....	....	....	....
Prince Edward	11	21	1	6	6.0	4.7	1	....	....	140.61
Renfrew (North)	8	25	6	22	3.6	3.1	....	2	4	448.06
Renfrew (South)	20	46	1	9	9.0	8.1	....	1	....	100.00
Simcoe (East)	6	36	3	30	10.0	7.7	2	1	....	412.93
Simcoe North No. 1	....	....	....	....	....	....	....	....	....	....
Simcoe North No. 2	....	....	....	....	....	....	....	....	....	....
Simcoe Centre	7	11	1	3	3.0	2.5	....	1	....	93.55
Simcoe South and York (in part)	1	6	1	6	6.0	5.0	1	....	....	134.50
Simcoe West and Grey (in part)	3	6	1	2	2.0	1.9	....	....	1	80.00
Stormont	1	10	1	10	10.0	8.3	1	....	....	110.00
Victoria West	18	42	2	13	6.5	5.7	1	1	....	297.24
Waterloo North No. 1	7	19	1	5	5.0	4.7	....	1	....	89.10
Waterloo No. 2	2	64	3	64	21.3	19.0	1	....	1	267.50
Welland East	....	....	....	....	....	....	....	....	....	....
Welland South	....	....	....	....	....	....	....	....	....	....
Welland (in part), Lincoln (in part)	....	....	....	....	....	....	....	....	....	....
Wellington North	6	13	2	8	4.0	3.5	....	2	....	229.14
Wellington South and City of Guelph	4	34	4	34	8.5	7.5	1	1	2	313.37
Wentworth	4	48	4	48	12.0	10.1	1	2	1	400.40
York No. 1	2	4	1	3	3.0	2.6	....	1	....	85.68
York No. 2	....	....	....	....	....	....	....	....	....	....
York No. 3	....	....	....	....	....	....	....	....	....	....
York No. 4	....	....	....	....	....	....	....	....	....	....
York No. 5	....	....	....	....	....	....	....	....	....	....
York No. 6	1	149	4	149	37.2	32.7	4	....	....	215.00
(A) Totals and Averages	272	1,254	113	1,010	9.3	7.2	31	59	23	$12,890.12

TABLE 4—FIFTH CLASSES (GRADES IX AND X), 1943-44

(B) Public Schools of the District Inspectorates	No of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying Fifth Classes	Enrolment in Qualifying Fifth Classes	Average Per Class		Grading			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Division No. I	21	68	12	62	5.1	3.9	2	6	1	$2,683.30
" " II	28	78	9	42	4.6	3.6	2	4	3	2,104.42
" " III	14	30	2	16	8.0	6.9	1		1	530.00
" " IV										
" " V	13	54	6	46	7.6	6.3	1	3	2	1,309.60
" " VI	11	92	8	88	11.0	9.8			8	1,543.56
" " VII, Part I	13	28	2	10	5.0	2.7	1	1		541.76
" " VII, Part II										
" " VII, Part III										
" " VIII	20	36	4	19	4.7	3.9		1	3	594.16
" " IX	13	32	2	13	6.5	5.9			2	549.00
" " IX, Part II										
" " X, Part I										
" " X, Part II										
" " XI	9	24	2	17	8.5	6.4	1	1		653.51
" " XII, Part I	9	31	4	23	5.7	5.0	3	1		1,292.60
" " XII, Part II										
" " XIII, Part I	17	48	5	28	5.6	4.4	1	4		987.12
" " XIII, Part II										
" " XIV										
" " XV	26	75	6	54	9.0	6.7		6		1,464.58
" " XVI	7	14	4	10	2.5	2.1			4	539.20
(B) Totals and Averages	201	610	66	428	6.5	5.2	12	27	27	$14,792.84
(C) Roman Catholic Separate School Inspectorates										
Division No. I	3	38	1	3	3.0	2.4	1	...	...	$270.00
" " II	7	76	4	36	9.0	7.6	3	1		849.67
" " III	15	77	9	69	7.6	6.1	4	5	..	2,228.04
" " IV	9	33	8	32	4.0	3.3	3	3	2	1,413.66
" " V	6	55	6	55	9.0	7.9	3	2	1	1,371.90
" " VI	6	47	3	10	3.3	2.8	2	1	...	677.80
" " VII	4	18	1	2	2.0	1.7	...	..	1	175.54
" " VIII	9	372	3	35	11.6	10.1	1	2	....	446.70
" " IX	11	286	9	189	21.0	16.7	9	...	...	1,693.38
" " X	8	194	3	25	8.0	6.7	3	....	...	515.93
" " XI	10	251	4	53	13.0	11.8	4	..	....	716.40
" " XII	11	330	4	44	11.0	8.7	3	1	.	616.83
" " XIII	7	520	2	22	11.0	9.9	2	..	.	357.64
" " XIV	6	131	3	21	7.0	6.0	1	..	2	278.10
" " XV	......	......	......	......	......	......	....	...	.	.....
" " XVI	......	......	......	......	......	......	....	...	....	.....
" " XVII	8	281	6	122	20.0	17.4	5	1	..	907.00
" " XVIII	18	213	12	114	9.5	7.6	5	3	4	1,646.00
" " XIX	12	473	1	32	32.0	27.3	1	.	...	135.00
" " XXI	5	89	4	89	22.0	20.5	4	..	.	588.90
" " XXII	7	79	7	79	11.3	10.1	6	1	.	1,097.75
" " XXIII	5	57	4	51	12.7	11.1	5	...		633.63
" " XXIV	7	56	7	56	8.0	7.0	6	1		985.93
(C) Totals and Averages	174	3,676	101	1,139	11.2	9.1	71	21	10	$17,605.80
Grand Totals and Averages	647	5,540	280	2,577	9.4	7.1	114	107	60	$45,288.76
Increases for the year	....	....	.	34	1.0	....	.	4	.	...
Decreases for the year	151	1,549	25	...	...	......	9	....	9	$3,228.65

Additional Legislative Grants for Equipment only, to schools whose Fifth Classes have qualified in past years, but not this year, $1,085.99.

TABLE 5—STATISTICS OF AUXILIARY CLASSES

OPPORTUNITY CLASSES

For academically handicapped children who have not successfully pursued the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Centre	Number of Teachers	Enrolment at Inspection	Boys	Girls	Net Enrolment	Percentage Cared for in Opportunity, Handicraft and Special Industrial Classes	Special Departmental Grants
Barrie	1	17	13	4	1,216	1.40	$170.04
Belleville	1	15	15	....	1,720	.87	154.14
Brantford	3	53	38	15	3,789	1.40	733.54
Brockville	See Handicraft Classes				1,191	....	....
Chatham	1	20	9	11	1,879	1.06	206.75
Dundas	1	17	12	5	694	2.52	290.53
Fort William	1	14	8	6	3,248	.43	225.00
Galt	1	20	8	12	1,774	1.13	200.00
Goderich	1	8	2	6	595	1.34	200.00
Guelph	3	45	18	27	2,447	1.84	658.85
Hamilton	17	356	230	126	19,391	1.84	3,261.45
Kingston	2	43	30	13	3,327	.39	589.90
Kitchener	3	53	43	10	3,693	1.44	669.13
London	6	108	70	38	8,480	1.27	1,432.29
Midland	1	18	10	8	731	2.46	228.91
Niagara Falls	2	39	31	8	2,004	1.95	419.34
North Bay	See Handicraft Classes				1,267	....	....
Orillia	1	17	15	2	1,378	1.16	202.60
Oshawa	2	57	34	23	3,374	1.69	550.62
Ottawa	7	120	74	46	8,950	1.34	1,161.72
Owen Sound	2	38	23	15	2,064	1.84	459.95
Pembroke	1	20	13	7	991	2.02	239.77
Peterborough	1	16	14	2	2,938	.54	204.90
Port Arthur	See Handicraft Classes				....	....	....
Picton	1	17	13	4	522	3.26	171.40
Preston	1	21	15	6	656	3.20	274.98
Ridgetown	1	13	10	3	239	5.44	167.50
St. Catharines	2	33	29	4	3,835	.86	490.98
St. Thomas	1	16	16	....	1,776	.90	249.71
Sarnia	1	16	10	6	2,252	.70	238.10
Sault Ste. Marie	1	20	20	....	3,437	.58	243.18
Smith's Falls	1	21	....	21	895	2.35	237.81
Toronto	40	779	506	273	72,998	1.07	7,380.77
Wallaceburg	1	16	9	7	605	2.64	177.89
Windsor	4	72	43	29	10,363	.71	876.09
Waterloo	1	16	8	8	1,017	1.57	226.36
Woodstock	1	18	10	8	585	1.14	247.91
S. S. No. 7 Toronto	1	20	17	3	636	3.15	243.68
York No. 3 and No. 4	4	79	45	34	12,414	.64	944.75
York No. 5	8	164	114	50	7,709	2.13	1,928.18
York No. 6	1	15	10	5	7,134	.21	237.70
District Division II (Fort Frances)	1	16	13	3	879	1.82	204.05
Twp. of Teck (Kirkland Lake Div. XI)	2	41	27	14	2,145	1.91	516.28
Partial Classes:							
Lennox and Hastings (Napanee)	1	11	8	3	500	2.20	141.85
Dist. Div. VII (1) (S.S. No. 5 McKim)	1	12	8	4	415	....	127.15
District Division X (South Porcupine)	1	11	6	5	793	1.39	139.79
District Division XIV (Huntsville)	2	25	16	9	2,379	1.05	356.17
R.C.S.S. Division XII (Kitchener)	2	8	2	6	4,585	.17	119.18
R.C.S.S. Division XII (St. Agathe)	1	4	....	4	75	5.33	67.28
R. C. Separate Schools:							
Division II (Sudbury)	1	See Handicraft Classes			2,691	....	....
" VI and VII (Timmins)	1	....	....	....	2,222	....	....
" VIII (Windsor)	2	See Handicraft Classes			6,999	....	....
" XI (London)	1	15	13	2	1,433	1.05	232.52
" XII (Kitchener)	1	See Handicraft Classes			1,718	....	....
" XIII (Hamilton)	4	73	46	27	4,487	1.63	629.15
" XV and XVI (Toronto)	13	234	144	90	11,352	2.06	2,611.59
" XVII (Kingston)	1	19	19	....	1,067	1.78	251.39
" XIX and XXI (Ottawa)	2	37	37	....	10,558	.35	369.50
" XXIII (Hawkesbury)	1	See Handicraft Classes			1,174	....	....
" XXIV (Alexandria)	1	20	10	10	434	4.61	165.92
Total	167	2,956	1,934	1,022	259,120	....	$32,528.24

ORTHOPAEDIC CLASSES—For children who are disabled.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Ottawa P. S.	2	28	10	18	$1,108.07
Toronto P. S.	5	88	43	45	4,585.12
Total	7	116	53	63	$5,693.19

HANDICRAFT AND SPECIAL INDUSTRIAL CLASSES

For children thirteen years of age and over who are eligible for an Opportunity Class.

Centre	No of Teachers	No of Pupils	Boys	Girls	Grants
Brantford	2	17	23	24	$833.96
Brockville	1	25		25	365.03
Chatham	1	24	24		372.55
Fort William	2	31	15	16	678.85
Guelph	1	10	10		383.63
Hamilton (Special Industrial Classes)	18	371	217	154	*
Kingston	2	38	19	19	794.58
Kitchener	2	31	18	13	689.23
London	1	73	46	27	1,333.03
Niagara Falls	2	35	17	18	850.00
North Bay	4	56	31	25	1,465.35
Ottawa	9	188	116	72	2,713.17
Peterborough	1	22	22		425.00
Port Arthur	2	43	21	22	625.38
St. Catharines	3	56	41	15	975.67
Sarnia	2	56	30	26	678.13
Sault Ste. Marie	2	38	23	15	747.07
St. Thomas	1	16	..	16	363.67
Smith's Falls	1	21	21		422.98
Toronto	3	80	29	51	939.53
Toronto, Church Street School	11	276	276	....	1,606.37
Toronto (Special Industrial Classes)	47	821	250	571	*
Welland	1	24	24	...	374.87
Windsor	4	119	92	27	1,304.71
Woodstock	1	20	20	....	352.23
York III (Warren Park)	4	116	116	...	1,559.08
District Division XI (Kirkland Lake)	2	34	17	17	656.70
R.C. Division II (Sudbury)	1	29	29	......	336.65
R.C. Division VIII (Windsor)	2	17	17	......	697.56
R.C. Division XII	1	2	2	......	353.29
R.C. Division XV (Toronto)	1	21	21	......	331.65
R.C. Division XXI (Ottawa)	3	53	16	37	862.98
R.C. Division XXIV (Hawkesbury)	2	48	24	24	692.21
Totals	143	2,841	1,627	1,214	$24,785.11

*Paid by Vocational Grant.

SANATORIUM, PREVENTORIUM AND HOSPITAL CLASSES

For children in sanatoria, preventoria, hospitals, or home for the incurable.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hospital:					
Fort William	1	18	7	11	$344.63
Hamilton	1	25	19	6	265.67
London	1	11	6	5	250.00
Port Arthur	1	15	9	6	441.31
Toronto	4	133	72	61	1,219.36
	8	202	113	89	$2,520.97
Preventorium:					
Toronto	1	41	22	19	$258.44
Sanatoria:					
Gravenhurst (Muskoka)	5	156	70	86	$2,601.51
Hamilton (Mountain)	9	294	146	148	3,549.35
London (Queen Alexandria)	8	67	30	37	1,592.84
Niagara Peninsula	1	35	20	15	701.42
Toronto (Weston)	4	168	96	72	1,789.28
Total	27	720	362	358	$10,234.40

OPEN AIR CLASSES

For delicate, anaemic, or undernourished children. Classes are held in parks, or in classrooms with one side to the sun and air.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto P. S.	7	354	170	184	$941.41
Toronto R. C. S. S.	2	60	20	40	368.48
Total	9	414	190	224	$1,309.89

ORAL, LIP-READING, HARD-OF-HEARING AND SPEECH CORRECTION CLASSES

For children who are deaf, partially deaf or have speech defects.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hard-of-Hearing:					
Toronto	4	56	23	33	$2,563.25
Oral:					
Ottawa	1	12	6	6	$736.07
Toronto	3	30	14	16	2,563.25
York No. 5	1	9	4	5	915.63
Total	5	51	24	27	$4,214.95
Speech Correction and Lip Reading:					
Fort William (Part time class included with Home Instruction and Hospital Group)					
Hamilton	1	1,168	761	407	$175.00
Ottawa	1	119	50	69	184.95
Toronto	6	1,090	570	520	1,092.62
York 3 and 4	2	376	273	103	305.52
York 5	1	300	210	90	250.41
Total	11	3,053	1,864	1,189	$2,008.50

SIGHT SAVING CLASSES

For children whose sight prevents them from making satisfactory progress, or whose eyes would be impaired by using ordinary text books.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	1	15	10	5	$198.32
London	1	14	7	7	236.77
Ottawa	1	16	4	12	176.83
Toronto	5	67	34	33	903.19
York 5	1	9	4	5	266.95
Total	9	121	59	62	$1,782.06

VISITING TEACHER CLASSES

For children who are eligible but unable to attend school on account of a disability which will confine them for a period of not less than three months.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	6	41	23	18	$967.88
Kitchener	1	15	7	8	500.30
Toronto P. S.	10	126	72	54	1,917.19
Toronto R. C. S. S.	1	16	7	9	411.24
Windsor	1	15	9	6	519.60
York 3 and 4	3	54	31	23	1,189.50
York 5	1	9	3	6	236.00
Total	23	276	152	124	$5,741.71

INSTITUTIONAL CLASSES

For inmates of children's homes, shelters, orphanages, etc.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto	1	33	21	12	$191.55

RURAL OPPORTUNITY UNITS

For academically handicapped children who cannot successfully pursue the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Bruce East	1	2	2		$3.14
Durham	1	2	1	1	8.91
Glengarry	1	10	4	6	32.60
Grey East	6	29	24	5	201.17
Halton	3	12	8	4	16.23
Hastings South	1	3	3		6.00
Huron North	4	19	13	6	42.51
Huron South	3	9	8	1	9.07
Lambton West (1)	2	10	5	5	27.53
Lanark	3	11	7	4	27.55
Leeds No. 2	3	16	13	3	39.14
Lennox and Hastings South (in part)	4	7	6	1	11.46
Middlesex West	6	12	7	5	44.33
Northumberland and Durham	8	64	49	15	293.23
Ontario South	1	2	1	1	20.00
Perth North and Wellington (in part)	1	1	1		1.10
Peterborough East	3	41	33	8	78.03
Prescott and Russell	1	4	.....	4	15.85
Renfrew North	2	11	8	3	23.65
Renfrew South	4	11	9	2	63.50
Simcoe Centre	1	1	1		5.40
Stormont	3	13	9	4	53.88
Welland East	6	26	23	3	49.82
Welland South	3	17	10	7	45.13
Welland in part	1	7	6	1	30.25
York I	5	16	10	6	41.81
District Division I	1	2	2	......	13.40
District Division V	1	2	.....	2	6.02
District Division VIII	11	37	20	17	170.10
District Division X	1	5	3	2	....
District Division XIV	1	2	2	....	7.30
District Division XV	6	36	27	9	229.66
District Division XVII	8	29	20	9	169.77
R. C. S. S. Division II	1	1	.....	1	37.39
R. C. S. S. Division VII	3	38	25	13	155.87
R. C. S. S. Division XII	1	10	5	5	13.00
R. C. S. S. Division XVII	1	2	2	....	5.25
R. C. S. S. Division XIX	1	2	1	1	11.87
Total	113	522	368	154	$2,011.22

926 pupils in Opportunity Units not reported for Grants.

ORTHOPAEDIC UNITS

For children who are physically unable to walk to and from school, and are in need of transportation.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
York 6	1	1	......	1	$25.08
District Division XI (Kirkland Lake)	1	3	......	3	120.00
Total	2	4	......	4	$145.08

RURAL AND URBAN HOME INSTRUCTION UNITS

For sick and crippled children who cannot attend school.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Bruce East, Grey (part), Huron (part)	2	2	1	1	$204.00
Durham (in part)	1	4	3	1	154.20
Elgin	5	5	2	3	240.50
Halton	1	1	1	......	9.55
Kent 1	1	1	......	1	7.20
Lambton	2	2	1	1	30.00
Lincoln	1	3	......	3	85.00
Middlesex	4	5	1	4	148.55
Oxford North	1	3	1	2	107.50
Peel	1	3	2	1	128.15
Peterborough (Peterborough)	5	6	3	3	163.75
Renfrew South	1	1	......	1	52.05
Simcoe East	1	1	1	......	20.40
Waterloo 1 (Waterloo)	2	3	1	2	134.25
Waterloo 2	2	2	1	1	51.00
Welland East	3	4	2	2	165.30
Welland South	1	1	1	......	24.00
Wentworth	1	1	......	1	54.85
York 1	1	1	1	......	60.00
York 2	1	1	1	......	31.95
York 3 and 4	1	1	......	1	60.00
York 5	1	5	4	1	192.60
York 6	5	7	3	4	254.10
District Division V	1	1	1	......	30.00
District Division XII	4	4	3	1	183.00
District Division XIV	1	1	1	......	67.00
R. C. S. S. Division VI (New Liskeard)	1	1	1	......	60.00
R. C. S. S. Division VIII	1	3	2	1	72.00
R. C. S. S. Division X	1	1	1	......	16.20
R. C. S. S. Division XII	1	10	8	2	409.86
R. C. S. S. Division XIV	1	1	......	1	55.00
Total	55	85	47	38	$3,271.96

RURAL AND URBAN SIGHT SAVING UNITS

For children with defective eyesight.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Carleton	1	1	......	1	$10.00
Dundas	1	1	1	......	10.00
Essex 2	2	2	......	2	15.00
Grey North and Bruce North	1	2	1	1	2.80
Halton	2	3	......	3	8.25
Kent 1	1	1	......	1	2.10
Prince Edward	1	1	1	......	10.00
Welland (Niagara Falls)	1	5	1	4	49.98
Welland South	1	1	......	1	6.53
Waterloo 2	1	3	2	1	4.40
Wellington North	1	1	......	1	10.00
Wentworth	4	6	3	3	24.28
York 2	1	1	......	1	1.25
District Division III	1	1	......	1	6.50
District Division V	1	1	......	1	10.00
District Division X	1	3	1	2	11.97
District Division XV	1	1	......	1	10.00
R. C. District Division VIII	1	1	......	1	3.41
R. C. District Division XV	6	8	4	4	14.50
R. C. District Division XVII	3	6	4	2	45.80
Total	32	49	18	31	$256.77

83 pupils in small schools not reported for grants.

TABLE 6—AGE-GRADE DISTRIBUTION IN ELEMENTARY SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS, SCHOOL YEAR 1943-44

(A) Separate and Public Schools

(i) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals Per cent.
I	6	286	2,564	2,992	1,117	369	134	40	19	10	2	1	....	....	....	....	7,540	17.13
II	......	9	190	1,684	2,364	1,075	468	165	68	24	8	1	.....	.....	....	....	6,056	13.76
III	......	.....	......	96	1,440	2,257	1,184	605	282	115	33	13	1	....	....	....	6,026	13.69
IV	......	.....	......	......	167	1,245	1,856	1,253	695	320	115	24	3	....	....	....	5,678	12.90
V	......	.....	......	......	4	189	1,081	1,683	1,136	635	280	87	9	....	....	....	5,104	11.59
VI	......	.....	......	......	1	8	205	1,007	1,522	1,109	576	233	69	38	14	1	4,783	10.86
VII	......	.....	......	......	.....	1	16	212	867	1,353	890	412	83	3	.	...	3,837	8.71
VIII	......	.....	......	......	.....	......	2	33	264	821	1,148	766	258	21	...	2	3,315	7.53
IX	......	.....	......	......	.....	......	......	1	18	105	279	305	173	37	3	....	921	2.09
X	......	.....	......	......	.....	......	......	......	1	18	101	204	166	67	18	2	577	1.31
Auxiliary Classes	......	.....	......	......	.....	......	3	13	9	30	62	48	25	1	...	..	191	.43
GRAND TOTALS	6	295	2,754	4,772	5,093	5,144	4,949	5,012	4,881	4,540	3,494	2,094	787	167	35	5	44,028	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I	Boys Girls	3 3	64 84	542 493	672 584	331 243	108 69	37 31	13 7	9 3	3 5	....	....	....	....	....	....	1,782 1,522	3,304
II	Boys Girls	....	5 1	73 32	324 336	458 447	254 225	127 94	43 22	24 15	8 4	3 3	.....	....	....	....	....	1,320 1,179	2,499
III	Boys Girls	....	....	....	19 32	230 345	436 447	279 223	167 98	87 37	37 11	16 4	3 2	 1	....	....	....	1,274 1,200	2,474
IV	Boys Girls	....	....	....	....	31 55	187 248	373 337	294 240	176 110	76 49	39 11	8 3	 1	....	....	....	1,184 1,054	2,238
V	Boys Girls	....	....	....	....	 3	41 55	169 241	272 351	250 195	152 89	74 31	23 6	1 2	....	....	....	982 973	1,955
VI	Boys Girls	....	....	....	....	 1	 5	33 69	160 223	293 327	250 178	120 71	39 16	3 4	 1	....	....	898 895	1,793
VII	Boys Girls	....	....	....	....	....	 1	4 3	39 49	145 201	231 276	164 121	58 36	13 6	 1	....	....	654 694	1,348
VIII	Boys Girls	....	....	....	....	....	....	 1	6 10	59 89	140 206	192 276	127 152	40 34	2 1	....	1 1	567 770	1,337
IX	Boys Girls	....	....	....	....	....	....	....	....	2 2	12 30	40 57	33 62	26 25	2 10	1 1	....	116 187	303
X	Boys Girls	....	....	....	....	....	....	....	....	 1	 11	4 32	18 34	17 14	8 1	3	2	52 93	145
TOTALS BY SEXES	Boys Girls	3 3	69 85	615 525	1,015 952	1,050 1,094	1,026 1,050	1,022 999	994 1,000	1,045 980	909 859	652 606	310 311	100 87	12 14	4 1	3 1	8,829 8,567	
GRAND TOTALS	.....	6	154	1,140	1,967	2,144	2,076	2,021	1,994	2,025	1,768	1,258	621	187	26	5	4	.....	17,396

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I..............	Boys Girls	....	86 52	780 749	889 847	302 241	106 86	31 32	15 5	4 3	1 1	1 1	1	....	....	....	....	2,219 2,017	4,236
II..............	Boys Girls	....	3	53 32	467 557	711 748	361 235	137 110	63 37	20 9	10 2	2	... .	....	....	....	....	1,827 1,730	3,557
III..............	Boys Girls	....	....	....	16 29	393 472	652 722	357 325	207 133	109 49	17 20	11 2	6 2	... .	....	....	....	1,798 1,754	3,552
IV..............	Boys Girls	....	....	....	....	37 44	358 452	565 581	394 325	260 149	132 63	42 23	8 5	2	....	... .	....	1,798 1,642	3,140
V..............	Boys Girls	....	....	....	....	 1	35 58	281 390	516 544	389 302	225 169	112 63	41 17	4 2	....	....	....	1,603 1,546	3,149
VI..............	Boys Girls	....	....	....	....	....	1 2	38 65	232 392	367 535	336 315	234 151	131 47	61 1	37 ...	14 ...	1 ...	1,452 1,538	2,990
VII..............	Boys Girls	....	....	....	....	....	....	6 3	59 65	225 296	426 420	310 295	164 154	35 29	 2	....	....	1,225 1,264	2,189
VIII..............	Boys Girls	....	....	....	....	....	....	 1	6 11	49 67	190 285	326 354	238 249	109 75	5 13	... ...	....	923 1,055	1,978
IX..............	Boys Girls	....	....	....	....	....	....	....	 1	4 10	20 13	70 112	75 135	51 71	12 13	.. 1	....	232 386	618
X..............	Boys Girls	....	....	....	....	....	....	....	....	....	1 6	20 15	17 105	62 73	31 27	13 2		174 258	432
AUXILIARY CLASSES......	Boys Girls	....	....	....	....	....	....	2 1	8 5	8 1	20 10	10 22	29 19	17 8	 1	... ...	.... ..	124 67	191
TOTALS BY SEXES........	Boys Girls	....	89 52	833 781	1,372 1,433	1,143 1,506	1,513 1,555	1,120 1,508	1,500 1,518	1,435 1,421	1,408 1,361	1,168 1,068	740 733	341 259	85 56	27 3	1 ...	13,375 13,257	......
GRAND TOTALS..	......	......	141	1,614	2,805	2,919	3,068	2,928	3,018	2,856	2,772	2,236	1,473	600	141	30	1	......	26,632

NOTE:—Heavy lines denote ideal age spread for each grade.

(B) Separate Schools

(i) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals Per cent.
I	6	261	2,355	2,716	1,002	323	116	32	16	6	2	1	......	......	......	......	6,836	16.87
II	......	4	126	1,529	2,168	992	415	151	60	19	7	1	......	......	......	......	5,472	13.51
III	......	......	......	88	1,317	2,091	1,079	558	249	97	29	13	1	......	......	......	5,522	13.63
IV	......	......	......	......	143	1,144	1,702	1,138	626	283	101	20	2	......	......	......	5,159	12.74
V	......	......	......	......	4	172	990	1,572	1,050	587	269	83	9	......	......	......	4,736	11.69
VI	......	......	......	......	......	7	177	919	1,411	1,030	554	229	68	38	14	1	4,448	10.98
VII	......	......	......	......	......	1	11	185	800	1,255	831	401	80	3	......	......	3,567	8.81
VIII	......	......	......	......	......	......	2	31	238	765	1,080	712	245	19	......	2	3,094	7.64
IX	......	......	......	......	......	......	......	1	18	104	272	300	170	37	3	......	905	2.24
X	......	......	......	......	......	......	......	......	1	18	101	201	166	67	18	2	574	1.42
Auxiliary Classes	......	......	......	......	......	......	3	13	9	30	62	48	25	1	......	......	191	.47
GRAND TOTALS	6	265	2,481	4,333	4,634	4,730	4,495	4,600	4,478	4,194	3,308	2,009	766	165	35	5	40,504	......

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I	Boys	3	49	457	577	280	86	31	8	8	2	......	......	......	......	......	......	1,501	
	Girls	3	74	431	495	200	54	20	4	1	2	......	......	..	......	......	......	1,284	2,785
II	Boys	......	......	18	235	400	239	110	42	23	7	3	1	......	......	......	......	1,078	
	Girls	......	1	23	295	363	193	66	19	12	2	3	......	......	......	....	......	977	2,055
III	Boys	......	......	......	16	200	376	236	147	71	29	13	3	....	......	....	......	1,091	
	Girls	......	......	......	27	290	387	194	81	32	9	3	2	4	......	....	......	1,029	2,120
IV	Boys	......	......	......	......	25	152	316	247	140	64	31	6	...	....	...	......	981	
	Girls	......	......	......	......	38	214	281	205	92	32	9	2	......	......	...	......	873	1,854
V	Boys	......	......	......	......	......	35	144	232	212	128	65	20	1	. ..	...	......	837	
	Girls	......	......	......	......	3	48	200	306	169	82	30	6	2	.. .	...	......	846	1,683
VI	Boys	......	......	......	......	......	......	25	131	249	219	113	39	3	. .	....	......	779	
	Girls	......	......	......	......	......	4	58	193	285	147	65	16	4	1	....	....	773	1,552
VII	Boys	......	......	......	......	......	......	2	31	125	195	134	54	10	..	...	.....	551	
	Girls	......	......	......	......	......	1	2	44	176	239	106	33	6	1	.	.....	605	1,156
VIII	Boys	......	....	......	......	......	......	......	6	46	117	172	110	35	1	...	1	488	
	Girls	......	......	......	......	......	......	1	8	78	186	239	133	31	1	....	1	678	1,166
IX	Boys	......	......	......	......	......	......	......	......	2	12	39	32	25	2	1	...	113	
	Girls	......	......	......	......	......	......	......	......	2	29	55	60	24	10	1	...	181	294
X	Boys	.....	......	......	......	......	......	......	......	.... .	..	4	17	17	8	3	2	51	
	Girls	......	......	......	......	......	......	......	......	1	11	32	32	11	1		.	91	142
TOTALS BY SEXES	Boys	3	49	475	828	905	888	864	844	876	773	574	282	91	11	4	3	7,470	14,807
	Girls	3	75	454	817	894	901	822	860	848	739	542	284	82	14	1	1	7,337	
GRAND TOTALS	..... .	6	124	929	1,645	1,799	1,789	1,686	1,704	1,724	1,512	1,116	566	173	25	5	4	14,807	... .

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I	Boys	......	86	747	844	289	101	33	15	4	1	1	1	......	......	......	......	2,122	4,051
	Girls	......	52	720	800	233	82	32	5	3	1	1	......	......	......	......	......	1,929	
II	Boys	......	3	53	456	689	339	130	54	17	8	1	......	......	......	......	......	1,750	3,417
	Girls	......	......	32	543	716	221	109	36	8	2	......	......	......	......	......	......	1,667	
III	Boys	......	......	......	16	378	633	342	200	99	41	11	6	......	......	......	......	1,726	3,402
	Girls	......	......	......	29	449	695	307	127	47	18	2	2	......	......	......	......	1,676	
IV	Boys	......	......	......	......	37	348	545	376	251	126	39	8	2	......	......	......	1,732	3,305
	Girls	......	......	......	......	43	430	560	310	143	61	22	4	......	......	......	......	1,573	
V	Boys	......	......	......	......	......	32	269	507	378	218	111	41	4	......	......	......	1,560	3,053
	Girls	......	......	......	......	1	57	377	527	291	159	63	16	2	......	......	......	1,493	
VI	Boys	......	......	......	......	......	1	35	221	353	326	227	129	60	37	14	1	1,404	2,896
	Girls	......	......	......	......	......	2	59	374	524	338	149	45	1	......	......	......	1,492	
VII	Boys	......	......	......	......	......	......	5	57	216	417	301	163	35	......	......	......	1,194	2,411
	Girls	......	......	......	......	......	......	2	56	283	404	290	151	29	2	......	......	1,217	
VIII	Boys	......	......	......	......	......	......	......	6	48	185	323	227	109	5	......	......	903	1,928
	Girls	......	......	......	......	......	......	1	11	66	277	346	242	70	12	......	......	1,025	
IX	Boys	......	......	......	......	......	......	......	......	4	20	68	75	51	12	......	......	230	611
	Girls	......	......	......	......	......	......	......	1	10	43	110	133	70	13	1	......	381	
X	Boys	......	......	......	......	......	......	......	......	......	1	20	47	62	31	13	......	174	432
	Girls	......	......	......	......	......	......	......	......	......	6	45	105	73	27	2	......	258	
Auxiliary Classes	Boys	......	......	......	......	......	......	2	8	8	20	40	29	17	......	......	......	124	191
	Girls	......	......	......	......	......	......	1	5	1	10	22	19	8	1	......	......	67	
TOTALS BY SEXES	Boys	......	89	800	1,316	1,393	1,454	1,361	1,444	1,378	1,363	1,142	726	340	85	27	1	12,919	25,697
	Girls	......	52	752	1,372	1,442	1,487	1,448	1,452	1,376	1,319	1,050	717	253	55	3	......	12,778	
GRAND TOTALS	......	......	141	1,552	2,688	2,835	2,941	2,809	2,896	2,754	2,682	2,192	1,143	593	140	30	1	25,697	

NOTE:—Heavy lines denote ideal age spread for each grade.

(C) Public Schools

(i) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals Per cent.
I	....	25	209	276	115	46	18	8	3	4	....	....	....	....	....	....	701	19.99
II	....	5	64	155	196	83	53	11	8	5	1	....	....	....	....	....	584	16.57
III	....	....	....	8	123	166	105	47	33	18	4	....	....	....	....	....	504	11.30
IV	....	....	....	....	21	101	154	115	69	37	14	4	1	....	....	....	519	14.73
V	....	....	....	....	....	17	91	111	86	48	11	4	....	....	....	....	368	10.45
VI	....	....	....	....	1	1	28	88	111	79	22	4	1	....	....	....	335	9.51
VII	....	....	....	....	....	....	5	27	67	98	59	11	3	....	....	....	270	7.66
VIII	....	....	....	....	....	....	....	2	26	56	68	54	13	2	....	....	221	6.27
IX	....	....	....	....	....	....	....	....	....	1	7	5	3	....	....	....	16	.43
X	....	....	....	....	....	....	....	....	....	....	....	3	....	....	....	....	3	.09
AUXILIARY CLASSES	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
GRAND TOTALS	....	30	273	439	459	414	454	412	403	346	186	85	21	2	....	....	3,521	....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I	Boys	......	15	85	95	51	22	6	5	1	1	......	......	......	......	......	......	281	519
	Girls	......	10	62	89	43	15	11	3	2	3	......	......	......	......	......	......	238	
II	Boys	......	5	55	89	58	15	17	1	1	1	......	......	......	......	......	......	242	444
	Girls	......	......	9	41	84	32	28	3	3	2	......	......	......	......	......	......	202	
III	Boys	......	......	......	3	30	60	43	20	16	8	3	......	......	......	......	......	183	354
	Girls	......	......	......	5	55	60	29	14	5	2	1	......	......	......	......	......	171	
IV	Boys	......	......	......	......	6	35	57	47	36	12	8	2	......	......	......	......	203	384
	Girls	......	......	......	......	17	34	56	35	18	17	2	1	1	......	......	......	181	
V	Boys	......	......	......	......	......	6	25	40	38	24	9	3	......	......	......	......	145	272
	Girls	......	......	......	......	......	7	41	45	26	7	1	......	......	......	......	......	127	
VI	Boys	......	......	......	......	......	......	8	29	44	31	7	......	......	......	......	......	119	241
	Girls	......	......	......	......	1	1	11	30	42	31	6	......	......	......	......	......	122	
VII	Boys	......	......	......	......	......	......	2	8	20	36	30	4	3	......	......	......	103	192
	Girls	......	......	......	......	......	......	1	8	25	37	15	3	......	......	......	......	89	
VIII	Boys	......	......	......	......	......	......	......	......	13	23	20	17	5	1	......	......	79	171
	Girls	......	......	......	......	......	......	......	2	11	20	37	19	3	......	......	......	92	
IX	Boys	......	......	......	......	......	......	......	......	......	......	1	1	1	......	......	......	3	9
	Girls	......	......	......	......	......	......	......	......	......	1	2	2	1	......	......	......	6	
X	Boys	......	......	......	......	......	......	......	......	......	......	......	1	......	......	......	......	1	3
	Girls	......	......	......	......	......	......	......	......	......	......	......	2	......	......	......	......	2	
TOTALS BY SEXES....	Boys	......	20	140	187	145	138	158	150	169	136	78	28	9	1	......	......	1,359	2,589
	Girls	......	10	71	135	200	149	177	140	132	120	64	27	5	......	......	......	1,230	
GRAND TOTALS		......	30	211	322	345	287	335	290	301	256	142	55	14	1	......	......	2,589	......

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I	Boys	.....	.....	33	45	13	5	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	97	185
	Girls	.....	.....	29	47	8	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	88	
II	Boys	.....	.....	.....	11	22	22	7	9	3	2	1	.....	.....	.....	.....	.....	77	140
	Girls	.....	.....	.....	14	32	14	1	1	1	.....	.....	.....	.....	.....	.....	.....	63	
III	Boys	.....	.....	.....	.....	15	19	15	7	10	6	.....	.....	.....	.....	.....	.....	72	150
	Girls	.....	.....	.....	.....	23	27	18	6	2	2	.....	.....	.....	.....	.....	.....	78	
IV	Boys	.....	.....	.....	.....	.....	10	20	18	9	6	3	.....	.....	.....	.....	.....	66	135
	Girls	.....	.....	.....	.....	1	22	21	15	6	2	1	1	.....	.....	.....	.....	69	
V	Boys	.....	.....	.....	.....	.....	3	12	9	11	7	1	.....	.....	.....	.....	.....	43	96
	Girls	.....	.....	.....	.....	.....	1	13	17	11	10	.....	1	.....	.....	.....	.....	53	
VI	Boys	.....	....	.....	.....	.....	.....	3	11	14	10	7	2	1	.....	.....	.....	48	94
	Girls	.....	....	.....	.....	.....	.....	6	18	11	7	2	2	.....	.....	.....	.....	46	
VII	Boys	.....	.....	.....	.....	.....	.....	1	2	9	9	9	1	.....	.....	.....	.....	31	78
	Girls	.....	.....	.....	.....	.....	.....	1	9	13	16	5	3	.....	.....	.....	.....	47	
VIII	Boys	.....	.....	.....	.....	.....	.....	.....	.....	1	5	3	11	.....	.....	.....	.....	20	50
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	1	8	8	7	5	1	.....	.....	30	
IX	Boys	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	.....	.....	.....	.....	.....	2	7
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	2	1	.....	.....	.....	5	
X	Boys	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
AUXILIARY CLASSES	Boys	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
TOTALS BY SEXES	Boys	.....	.....	33	56	50	59	59	56	57	45	26	14	1	.....	.....	.....	456	935
	Girls	.....	.....	29	61	64	68	60	66	45	45	18	16	6	1	.....	.....	479	
GRAND TOTALS	.....	.....	.....	62	117	114	127	119	122	102	90	44	30	7	1	.....	.....	935	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

THE PUBLIC SCHOOLS

TABLE 7—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN............	Boys	25	3,792	2,942	105	12	3	1	1	......	......	......	......	......	......	......	......	6,881	13,530
	Girls	27	3,733	2,748	121	17	2	......	1	......	......	......	......	......	......	......	......	6,649	
KINDERGARTEN-PRIMARY..................	Boys	6	1,850	2,816	502	69	8	3	......	......	......	1	......	......	......	......	......	5,255	10,025
	Girls	8	1,816	2,498	387	51	7	1	2	......	......	......	......	......	......	......	......	4,770	
GRADE I..............	Boys	8	1,026	12,494	13,558	3,564	949	285	125	47	24	15	1	3	......	......	......	32,099	59,047
	Girls	9	1,110	12,247	10,343	2,398	558	150	80	26	15	8	1	3	......	......	......	26,948	
GRADE II....................	Boys	......	8	485	8,561	11,991	4,463	1,367	489	177	64	31	8	1	1	......	......	27,646	52,382
	Girls	......	11	668	9,388	10,837	2,755	743	201	87	29	12	3	2	......	......	......	24,736	
GRADE III..................	Boys	......	......	7	496	7,299	10,545	4,611	1,890	756	261	87	22	7	2	......	......	25,983	49,168
	Girls	......	......	10	714	8,335	9,471	3,173	995	324	110	39	13	......	1	......	......	23,185	
GRADE IV..................	Boys	......	......	......	31	895	7,109	9,716	1,909	2,011	863	280	62	15	1	......	......	25,892	50,094
	Girls	......	......	......	70	1,570	8,843	8,767	3,184	1,188	119	117	37	7	......	......	......	24,202	
GRADE V....................	Boys	......	......	......	1	31	1,217	6,675	9,518	5,055	2,558	1,003	231	36	1	1	......	26,327	51,619
	Girls	......	......	......	......	61	1,734	8,414	9,377	3,637	1,422	501	126	19	1	......	......	25,292	
GRADE VI..................	Boys	......	......	......	......	1	43	1,282	6,848	9,166	5,137	2,339	654	117	6	2	......	25,595	50,443
	Girls	......	......	......	......	4	89	1,870	8,349	8,865	3,715	1,483	370	64	9	......	......	24,848	
GRADE VII..................	Boys	......	......	......	......	......	......	63	1,496	6,631	8,689	4,831	1,920	154	17	2	1	24,101	48,030
	Girls	......	......	......	......	......	4	121	2,081	8,133	8,126	3,644	1,254	250	11	1	1	23,926	
GRADE VIII................	Boys	......	......	......	......	......	......	2	89	1,812	6,828	7,812	3,902	1,224	97	8	2	21,776	44,289
	Girls	......	......	......	......	......	2	3	165	1,890	8,271	7,871	3,326	896	76	9	4	22,513	
GRADE IX..................	Boys	......	......	......	......	......	......	......	......	8	110	300	291	113	16	3	1	842	2,498
	Girls	......	......	......	......	......	......	......	......	9	212	594	560	246	26	7	2	1,656	
GRADE X....................	Boys	......	......	......	......	......	......	......	......	......	5	49	153	101	33	4	......	345	1,113
	Girls	......	......	......	......	......	......	......	......	7	66	156	309	210	43	5	2	798	
JR. AUXILIARY CLASSES..................	Boys	......	......	1	19	106	163	265	333	354	364	369	466	140	14	5	5	2,601	3,916
	Girls	......	......	2	10	40	99	129	206	233	200	196	126	58	9	......	4	1,312	
TOTALS BY SEXES..........	Boys	39	6,676	18,745	23,273	23,968	24,500	24,270	25,698	26,017	24,903	17,117	7,710	2,211	188	25	9	225,349	
	Girls	44	6,670	18,173	21,033	23,313	23,564	23,371	24,641	24,399	22,915	14,621	6,125	1,755	176	22	13	210,835	
GRAND TOTALS..............	......	83	13,346	36,918	44,306	47,281	48,064	47,641	50,339	50,416	47,818	31,738	13,835	3,966	364	47	22	436,184	

Heavy lines denote ideal age spread for each grade.

TABLE 8—TEACHERS' SALARIES, 1944-45

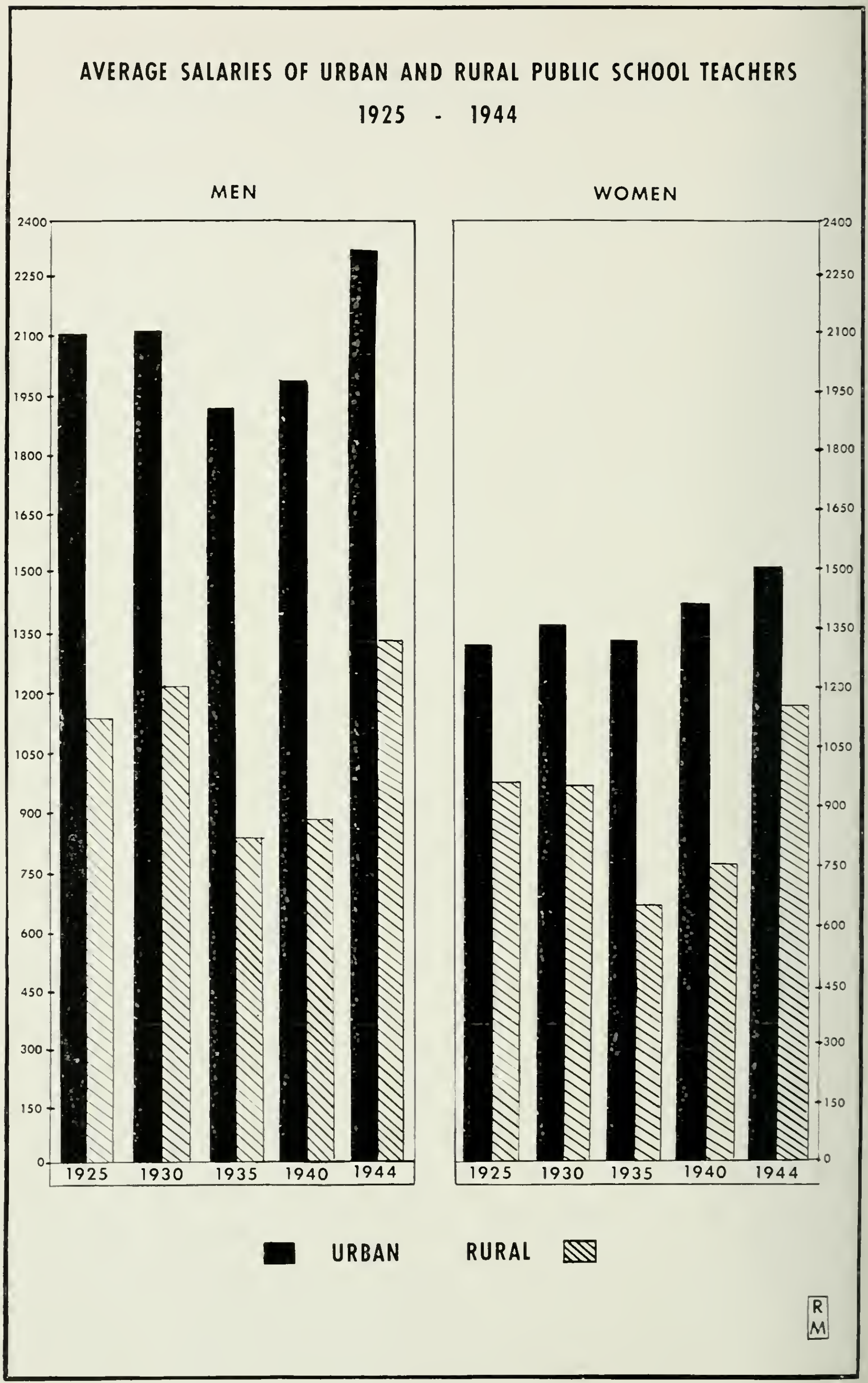
(Whole-Time Teachers)

Frequency Distribution

	Ordinary Rural Schools	Towns and Villages under 1,500 population	Towns and Villages population of 1,500 and over	Large Suburban and Semi-Urban Schools	City Schools	All Schools	Group Totals	Group Percentages	
								1944-45	1943-44
Over $3,850	.	.....		...	.....	.	77	.7	.5
$3'751 - $3,850	...	.....		..	59	59			
$3'651 - $3,750		......	1	..	3	4			
$3'551 - $3,650	...	..	.	..	14	14			
$3,451 - $3,550		......	.	2	12	14	137	.9	.9
$3,351 - $3,450	..	....	1	3	18	22			
$3,251 - $3,350	..	....	3	1	14	18			
$3,151 - $3,250	....	....	3	5	14	22			
$3,051 - $3,150	....	......	2	1	58	61			
$2,951 - $3,050	....	....	.....	2	114	116	390	2.7	2.5
$2,851 - $2,950	....	....	4	4	107	115			
$2,751 - $2,850	....	....	3	1	28	32			
$2,651 - $2,750	....	....	7	10	34	51			
$2,551 - $2,650	....	....	9	10	57	76			
$2,451 - $2,550	3	2	8	10	34	57	1.253	8.7	9.0
$2,351 - $2,450	2	2	10	12	83	109			
$2,251 - $2,350	1	2	14	24	111	152			
$2,151 - $2,250	3	1	18	10	739	771			
$2,051 - $2,150	4	2	25	19	114	164			
$1,951 - $2,050	5	3	28	119	243	398	2,190	15.2	13.3
$1,851 - $1,950	9	8	23	42	160	242			
$1,751 - $1,850	21	6	65	98	363	553			
$1,651 - $1,750	32	14	44	54	285	429			
$1,551 - $1,650	59	28	79	54	348	568			
$1,451 - $1,550	134	39	94	85	264	616	8.502	59.0	40.8
$1,351 - $1,450	314	39	117	118	244	832			
$1,251 - $1,350	674	36	282	115	333	1.440			
$1,151 - $1,250	1,920	153	386	147	383	2.989			
$1,051 - $1,150	1,744	140	344	96	301	2,625			
$951 - $1,050	1,274	102	144	42	177	1,739	1,852	12.8	33.0
$851 - $950	19	2	13	1	69	104			
$751 - $850	4	....	3	....	2	9			
Totals	6,222	579	1,730	1.085	4,785	14.401			

Itinerant Music Teachers not included.

A Table on average salaries may be found in the Comparative section of this Report.


AVERAGE SALARIES OF URBAN AND RURAL PUBLIC SCHOOL TEACHERS
1925 - 1944
MEN
WOMEN
2400
2250
2100
1950
1800
1650
1500
1350
1200
1050
900
750
600
450
300
150
0
1925
1930
1935
1940
1944
URBAN
RURAL
R
M

GRAPH 9

TABLE 9—FINANCIAL STATISTICS, 1943

	Cities	Towns and Villages	Large Semi-Urban[2]	Ordinary Rural Counties[1]	Ordinary Rural Districts	Ordinary All Rural	All Public Elementary
Receipts:							
Provincial Grants	$512,218	$609,025	$839,207	$2,038,741	$867,024	$2,905,765	$1,866,215
County Grants	....	6,199	36,875	152,741	...	152,741	195,815
Township Grants	....	....	195,280	2,833,165	75,132	2,809,297	3,103,577
Local Tax Levies	14,285,231	3,989,718	1,532,978	2,958,212	669,530	3,627,742	23,435,669
Other Sources	165,462	114,233	33,914	92,619	38,656	131,275	444,884
Total Revenue Receipts	$14,962,911	$4,719,175	$2,638,251	$8,075,478	$1,650,312	$9,725,820	$32,046,160
Beginning Balances	376,983	273,919	239,094	4,060,913	649,306	4,710,219	5,600,215
Capital Borrowings	70,420	86,314	9,899	209,531	12,299	221,830	388,463
Totals	$15,410,314	$5,079,408	$2,887,217	$12,345,922	$2,311,947	$14,657,869	$38,034,838
Disbursements:							
Cost of Instruction	$9,228,859	$2,926,411	$1,522,099	$5,403,914	$956,116	$6,360,330	$20,037,699
Other Operating Costs	3,380,158	1,150,226	661,493	1,984,463	469,558	2,454,021	7,645,898
Current Operations	$12,609,017	$4,076,637	$2,183,592	$7,388,377	$1,425,974	$8,814,351	$27,683,597
Capital Charges	2,229,794	544,516	428,348	189,476	70,548	260,024	3,462,682
Total, Current and Capital	$14,838,811	$4,621,153	$2,611,940	$7,577,853	$1,496,522	$9,074,375	$31,146,279
Capital Outlays	142,644	113,945	97,109	269,992	54,959	324,951	678,649
Extraneous Payments	106,427	26,923	1,537	55,911	6,228	62,139	197,026
Totals	$15,087,882	$4,762,021	$2,710,586	$7,903,756	$1,557,709	$9,461,465	$32,021,954
Liabilities:							
Current Liabilities	$60,777	$16,933	$170,242	$49,910	$41,625	$91,535	$339,487
Capital Liabilities	10,496,004	4,275,864	3,954,027	1,270,210	382,607	1,652,817	20,378,722
Classrooms in Operation	4,599	2,593	1,036	5,231	901	6,132	14,360
Assessment per Classroom	$374,828	$139,756	$115,708	$121,611	$38,487	$109,397	$200,342
Average Daily Attendance	151,721	72,117	32,525	97,506	16,706	114,212	370,575
Average Daily Attendance per Classroom	33	28	31	19	19	19	26
Pupil-days Attended	29,048,247	14,073,774	6,381,000	18,830,810	3,210,013	22,040,823	71,513,844
Cost per Pupil-day (cents)							
(a) Current Operations	43.4	29.0	34.2	39.2	44.4	40.0	38.7
(b) Capital Charges	7.9	3.9	6.7	1.0	2.2	1.1	4.8
Total (a and b)	51.3	32.9	40.9	40.2	46.6	41.1	43.5

[1] Less than 6 rooms. [2] 26 rooms and over.

TABLE 9—FINANCIAL STATISTICS, 1944

	Cities	Towns and Villages	Large Semi-Urban	Ordinary Rural Counties	Ordinary Rural Districts	Ordinary All Rural	All Public Elementary
Receipts:							
Provincial Grants	$528,270	$782,476	$930,141	$2,266,328	$931,025	$3,197,353	$5,138,240
County Grants	....	5,566	47,318	150,715	....	150,715	203,599
Township Grants	....	....	232,812	2,817,434	47,166	2,864,600	3,097,412
Local Tax Levies	14,506,259	4,321,279	1,915,336	3,268,268	760,477	4,028,745	24,771,619
Other Sources	159,195	198,810	275,082	110,964	32,093	143,057	776,144
Total Revenue Receipts	$15,193,721	$5,308,131	$3,400,689	$8,613,709	$1,770,761	$10,384,470	$34,287,014
Beginning Balances	349,263	88,849	318,117	4,405,408	742,593	5,148,001	5 904,230
Capital Borrowings	140,576	262,899	55,112	104,035	31,223	135,258	593,845
Totals	$15,683,563	$5,659,879	$3,773,918	$13,123,152	$2,544,577	$15,667,729	$40,785,089
Disbursements:							
Cost of Instruction	$9,394,829	$3,195,063	$1,779,228	$5,743,358	$1,073,842	$6,817,195	$21,186,315
Other Operating Costs	3,678,626	1,311,889	814,727	2,341,446	546,132	2,887,578	8,692,820
Current Operations	$13,073,455	$4,506,952	$2,593,955	$8,084,799	$1,619,974	$9,704,773	$29,879,135
Capital Charges	1,814,874	611,808	405,975	175,902	67 239	243,141	3,075,798
Total, Current and Capital	$14,888,329	$5,118,760	$2,999,930	$8,260,701	$1,687,213	$9,947,914	$32,954,933
Capital Outlays	521,957	221,050	137,953	291,265	89,320	380,585	1,261,545
Extraneous Payments	121,938	12,711	7,459	86,613	19,139	105,752	247,860
Totals	$15,532.224	$5,352,521	$3,145,342	$8,638,579	$1,795,672	$10,434,251	$34,464,338
Assets and Liabilities:							
Cash	$151,339	$307,358	$628,576	$4,484,573	$748,905	$5,233,478	$6,320,751
Land and Buildings	48,134,944	15,801,643	6,851,382	17,292,219	2,988,163	20,280,382	91,368,351
Furniture and Equipment	3,224,935	1,813,789	2,664,014	3,674,846	676,677	4,351,523	12,054,261
Current Liabilities	62,336	41,490	22,321	53,253	59,074	112,327	238,474
Capital Liabilities	11,722,899	4,194,110	3,898,582	1,081,573	472,522	1,554,095	21 369,686
Classrooms in Operation	4,726	2,441	1,072	5,140	965	6,105	14,344
Assessment per Classroom	$368,935	$155,003	$113,383	$156,122	$39,962	$137,760	$215,040
Average Daily Attendance	172,395	75,213	37,689	98,662	18,210	116,872	402,169
A.D.A. per Classroom	36	31	35	19	19	19	28
Pupil-Days Attended	30,464,956	14,878,516	7,454,042	19,403,380	3,512,013	22,915,393	75,712,907
Cost per Pupil-Day (cents)							
(a) Current Operations	42.9	30.3	34.8	41.7	46.1	42.4	39.4
(b) Capital Charges	6.0	4.1	5.4	.9	1.9	1.0	4.1
Totals (a and b)	48.9	34.4	40.2	42.6	48.0	43.4	43.5

TABLE 10—CONSOLIDATED SCHOOLS, 1943-44

No.	Consolidated School	County or District	Sections Consolidated	Assessment	No. of Teachers	Grade of Certificate I	Grade of Certificate II	Enrolment	No. Conveyed	Average Attendance	No. in Fifth Class	No. in Continuation School
1	Barwick	Rainy River	4, 11, 12 Barwick	$93,115	3	1	2T	88	38	76	9	....
2	Burriss	Rainy River	1, 2 Burriss	51,135	2	0	2	40	36	31	5	
3	Byng Inlet	Parry Sound	2 Wallbridge, 1 Henvey	66,005	3	3	0	129	48	111	2	
4	Charlton	Temiskaming	2, 6 Dack, Charlton Town	87,520	3	3	0	83	51	62	5	
5	Dorion	Thunder Bay	1, 2, 3 Dorion	75,668	3	2	1	68	61	57		
6	Falls View	Welland	7, 8 Stamford	1,985,055	9	9	0	475	76	127		
7	Gooderham	Haliburton	3, 4, 5 Glamorgan	42,229	3	3	0	65	26	51	4	
8	Grant	Carleton	3, 15 Nepean	690,685	5	4	1	212	35	154		
9	Grantham	Lincoln	5, 6 Grantham	433,050	8	8	0	273	40	221	26	
10	Hudson	Temiskaming	Hudson Township	110,650	2	1	1	59	56	49	..	
11	Humber Heights	York	5 Etobicoke (3 Schools)	624,175	9	8	1	277	65	211	..	
12	Katrine	Parry Sound	1, 5 Armour	53,290	1	1	0	26	. .	22		
13	Macdonald	Wellington	6½, 7 Guelph	610,300	5	5	0	179	50	148	21	
14	Mallorytown	Leeds	4, 5, 6 Front of Yonge, 17 Front of Escott	241,255	4	4	0	117	62	48		41
15	Mindemoya	Manitoulin	1, 4 Carnarvon	90,630	2	1	1	108	54	58		35
16	Morley	Rainy River	7 Morley, 9 Morley and Dilke, 1 Long Sault	182,093	3	2	1	92	78	75	5	
17	Nipigon	Thunder Bay	1, 2, 3 Nipigon	603,359	5	5	0	231	27	189	. . .	16
18	Nobel	Parry Sound	1 Carling, 5 MacDougall	305,995	11	9	2	196	43	325	15	
19	North Mountain	Dundas	9, 12, 13, 14 Mountain	303,475	8	8	0	139	81	139	. .	54
20	Pointe Au Baril	Parry Sound	1, 2 Harrison	307,500	2	2	0	40	36	31		
21	Quibell	Kenora	1, 2, 3 Wabigoon, 4 Redvers	63,240	2	1	T	54	36	12	3	
22	Savard	Temiskaming	1, 2 Savard, 2 Robillard	60,816	2	1	1	66	66	52		
23	Sundridge	Parry Sound	6, 4 Strong, Sundridge Village	233,563	5	3	2	131	38	124		30
24	Tamworth	Lennox and Addington	3, 6, 7 Sheffield, 28 Camden	345,789	3	3	0	101	59	87		60
25	Tweed	Hastings	3, 5 Hungerford, Tweed Village	764,110	6	2	4	187	95	153		
26	Wellington	Prince Edward	10, 11, 14 Hillier, 2, 10 Hallowell, Wellington Village	1,233,061	10	7	3	344	126	274	....	85
27	West Guilford	Haliburton	2 5, 6 Guilford	37,393	3	1	2	109	69	88	8	......
28	Wilberforce	Haliburton	2, 6 Monmouth, 8 Cardiff	25,898	2	1	1	99	18	87	4	
			Totals	....	124	98	26	1,291	1,170	3,121	107	321

*Students conveyed by street cars.

TABLE 10—CONSOLIDATED SCHOOLS, 1943-44

No.	Consolidated School	Cost of Operation					Legislative Grants Earned in 1943-44						Cost per Pupil of Average Attendance		
		Teachers' Salaries	Transportation	Total Current	Capital Charges	Gross Cost	General	Transportation	Special on Salaries and Equipment	Fifth Class and Continuation School	Other Special Grants	Total	To Section	To Government	Total
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Barwick	3,505.00	1,920.00	6,811.55	1,598.32	8,412.87	2,911.89	1,313.20	301.40	295.24	....	4,821.73	17 25	63 43	110 68
2	Burriss	2,200.00	3,292.20	7,975.66	1,452.98	9,428.61	2,511.40	2,214.27	200.00	203.51	....	5,129 21	135 15	165 45	300.90
3	Byng Inlet	4,050.00	2,037.00	9,212.83	348.71	9,591.57	1,605.46	1,248.48	318.40	201.52	....	6,377.86	28.96	57 45	85 41
4	Charlton	3,150.00	2,019.25	7,018.14	....	7,018.14	2,053.48	1,539.90	300.00	336.40	102.09	4,331.87	13.31	70.00	113 34
5	Dorion	2,560.00	2,660.21	7,745.15	983.71	8,729.16	2,085.78	2,130.80	200.00	....	....	4,416.58	75.66	77.49	153 15
6	Falls View	22,613 62	1,955 73	31 892.84	....	31,892.84	5,684.64	1,892.05	1,310.00	....	1,102.97	10,019.66	51 23	23.46	74 69
7	Gooderham	3,282.60	2,981.96	4,208.98	3,282.60	7,490.68	*	1,667.25	300.00	270.00	....	*	....	....	....
8	Grant	6,425.00	392.00	5,785.53	6,191.49	11,976.02	1,807.83	162.71	400.00	....	328.68	2,699.22	60.21	17.52	77 76
9	Grantham	10,450.00	1,001.00	16,777.01	....	16,777.01	4,891.05	300.00	800.00	....	326.61	6,317.69	46.69	28.20	74.89
10	Hudson	2,100.00	1,761.00	1,916.50	....	1,916.50	934.70	1,137.98	200.00	....	....	2,272.68	56.00	46.37	102.37
11	Humber Heights	10,039.80	1 290.25	19,113.58	....	19,143.58	7,571.78	100.95	800.00	....	526.97	9,299.70	41 60	38.11	79 71
12	Katrine	1,200.00	742.50	2,412.00	....	2,112.00	656.69	173.70	100.00	....	....	1,230.39	53 73	55.90	109.63
13	Macdonald	6,500.00	525.00	8,070.12	....	8,070.12	*	177.90	620.40	90.00	*	*	....	....	....
14	Mallorytown	5,424.37	2,750.00	13,813.71	....	13,813.74	709.72	1,237.50	400.00	....	....	2,317.22	238 89	48 90	287.79
15	Mindemoya	2,149.00	1,671.00	3,633.65	1,347.21	4,980.86	1,405.18	1,142.30	200.00	....	95.00	2,842.48	37 00	49.00	86.00
16	Morley	3,088.00	2,763.50	7,176.89	....	7,176.89	1,615.99	1,526.36	300.00	367.32	....	3,809.67	44.89	50.78	95.67
17	Nipigon	6,089.25	1,036.50	9,400.79	....	9,400.79	*	1,182.03	506.50	....	....	*	....	....	....
18	Nobel	12,728.88	3,320.00	28,521.55	....	29,327.41	13,245.07	2,788.80	805.50	228.71	101.74	17,169.85	51 03	76 31	130.34
19	North Mountain	9,950.00	4,851.00	18,912.31	....	18,912.34	1,721.15	2,487.13	700.00	....	200.90	5,112.48	107.00	40.00	147.00
20	Pointe au Baril	1,666.00	1,332.00	4,303.55	....	4,303.55	443.06	829.40	400.00	....	....	1,372.16	86 30	40 35	126.65
21	Quibell	2,320.00	2,568.95	5,921.52	698.47	5,921.52	2,625.52	1,772.63	200.00	216.36	16.00	4,860.51	27 64	116.00	143.61
22	Sivard	2,715.00	3,516.00	11,599.13	....	11,599.13	2,359.68	2,478.52	217.09	245.36	121.10	5,121.75	109 20	98.48	207.68
23	Sundridge	6,100.00	1,141.25	10,652.68	1,103.70	11,756.38	2,218.92	767.91	509.00	....	147.00	3,663.83	65 26	29 59	91.76
24	Tamworth	3,360.00	2,991.03	7,723.37	....	7,723.27	1,326.74	1,794.05	300.00	....	125.95	3,546.74	48.00	47 00	95.00
25	Tweed	7,460.00	4,297.30	15,230.75	....	15,230.75	2,215.45	862.88	600.00	....	180.10	3,858.13	74.32	25.20	99.52
26	Wellington	12,806.36	3,900.00	22,841.71	8,256.62	31,098.53	1,892.35	1,256.40	1,000.00	....	199.45	4,347.90	97.27	16 00	113.27
27	West Guilford	3,125.75	2,400.00	6,868 97	....	6,868.97	*	1,409.00	316.10	270.00	50.63	*	....	....	....
28	Wilberforce	2,400.00	588.00	3,499.67	....	3,499.67	2,343 12	408.80	230.00	212.10	....	3,191.02	3.51	36 80	40 31
	Totals	160,049.63	61,626.63	302,102.93	21,612 37	326,773.20	69,869.65	36,303.20	12,255.39	2,969.58	3,624.92	118,163.93	60.99	34.53	95.52

*Included in Township School Areas Individual School data not available.

†Partial totals.

Bill Bourgeault Aldershot Guelph District	Walter Martin Comber Chatham District	Mary Sue McGee Toronto District	Kathryn Judd Colborne Belleville District	Mary Lou Archer Lynden Hamilton District

FINALISTS IN THE 25th ANNUAL PROVINCIAL PUBLIC SPEAKING CONTEST

This contest is conducted by the Ontario School Trustees' and Ratepayers' Association to encourage public speaking in Ontario elementary schools. The province is divided into the districts of Kemptville, Belleville, Toronto, Hamilton, Chatham and Guelph. Finalists meet at Convocation Hall, University of Toronto, during Ontario Educational Association week. In this year the Kemptville district was not represented.

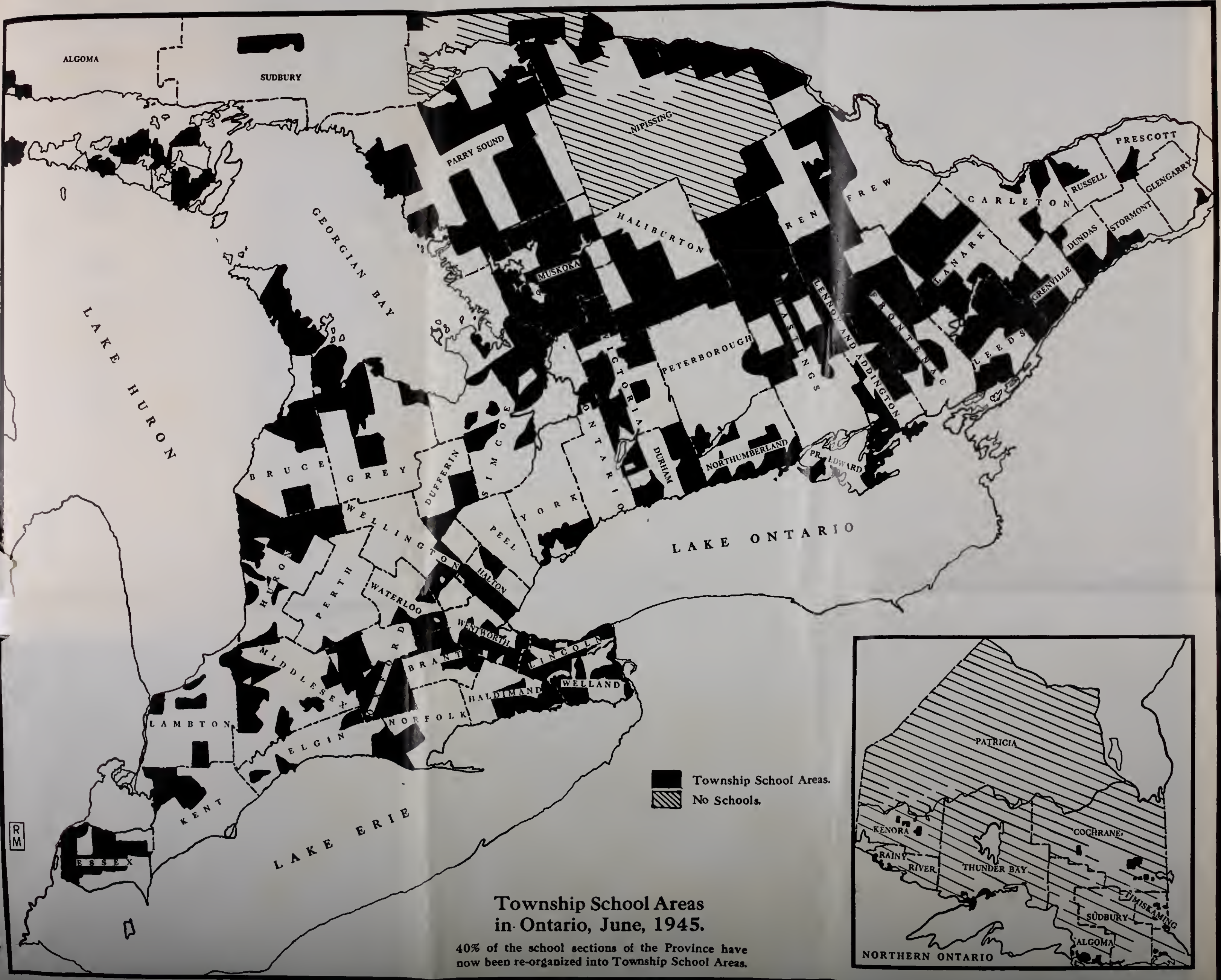
The Grolier Society of Toronto has generously given each year to the winner a set of the Book of Knowledge, and the Samuel Farmer shield, donated in 1936 by Mr. Samuel Farmer, now a life-member of the O.E.A., goes for a year to the school represented by the winner. If any school is fortunate enough to win the shield three years, it becomes the property of the school. To date only one school, S.S. 26 King, York County, has won it twice.

TABLE 11—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS

(formed to June, 1944)

Circular Elem. 15 "The Township School Area in Ontario"—is available upon request.

County	Number of Sections in Areas	Township
Addington	**21**	
	5	Camden
	9	Denbigh, Abinger and Ashby
	7	Kaladar, Anglesea and Effingham
Brant	**23**	
	5	Brantford No. 1
	5	Brantford No. 2
	8	Dumfries South No. 1
	5	Onondaga
Bruce	**30**	
	7	Albemarle
	7	Eastnor
	10	Elderslie
	6	Lindsay
Dufferin	**30**	
	10	E. Garafraxa
	20	Mono
Dundas	**6**	Williamsburg
Durham	**15**	Hope
Elgin	**4**	Dorchester South
Essex	**6**	Malden
Frontenac	**67**	
	5	Barrie
	8	Clarendon
	7	Hinchinbrooke
	9	Kennebec
	9	Loughborough
	8	Olden
	10	Oso
	7	Palmerston
	4	Portland (North)
Glengarry	**3**	Lancaster
Grey	**45**	
	7	Collingwood
	8	Derby
	9	Holland
	5	St. Vincent
	16	Sydenham
Grenville	**12**	Wolford
Haldimand	**20**	
	8	Cayuga North
	5	Dunn
	7	Rainham
Haliburton	**60**	
	7	Cardiff
	12	Dysart
	5	Glamorgan
	7	Lutterworth
	11	Minden
	6	Monmouth
	2	Sherbourne
	5	Snowden
	5	Stanhope
Halton	**40**	
	7	Nassagaweya
	14	Nelson
	19	Trafalgar
Hastings	**72**	
	3	Bangor
	5	Carlow
	7	Dungannon
	7	Elzevir
	6	Faraday
	3	Limerick
	8	Marmora and Lake
	4	Mayo
	4	McClure and Wicklow
	6	Monteagle and Herschel No. 1
	7	Monteagle and Herschel No. 2
	6	Tudor and Cashel
	6	Wollaston
Huron	**60**	
	10	Colborne
	9	Howick (East)
	9	Howick (West)
	6	Stephen
	5	Tuckersmith
	10	Turnberry
	11	Wawanosh East
Lambton	**2**	Bosanquet
Lanark	**45**	
	6	Dalhousie and North Sherbrooke (A)
	6	Dalhousie and North Sherbrooke (B)
	6	Darling
	5	Lanark (A)
	5	Lanark (B)
	5	Levant
	12	Ramsay
Leeds	**61**	
	18	Bastard and S. Burgess
	17	Leeds and Lansdowne Front
	17	Kitley
	9	Yonge and Escott Rear
Lennox	**43**	
	3	Adolphustown
	5	Amherst Island
	5	Camden East No. 1
	5	Camden East No. 2
	9	Fredericksburgh North
	6	Fredericksburgh South
	5	Richmond (North)
	5	Richmond (Centre)
Lincoln	**4**	Niagara (No. 1)
Middlesex	**19**	
	10	Adelaide
	4	Nissouri South
	5	Westminster No. 1
Norfolk	**10**	Walsingham North
Northumberland	**16**	
	3	Alnwick
	5	Cramahe (South)
	3	Hamilton
	5	Monaghan South
Oxford	**73**	
	8	Blenheim (North)
	9	Blenheim (South)
	10	Dereham
	10	Norwich North
	10	Norwich South
	7	Oxford East
	8	Oxford West
	11	Zorra West
Perth	**2**	Blanshard
Peterborough	**22**	
	6	Burley North and Anstruther
	5	Chandos
	3	Dummer
	1	Monaghan North
	7	Otonabee
Prescott	**2**	Plantagenet South
Prince Edward	**14**	
	7	Marysburg North
	7	Marysburg South
Renfrew	**41**	
	5	Alice and Fraser No. 1
	4	Alice and Fraser No. 2
	2	Algona South
	5	Gratton
	3	Griffith and Matawatchan
	4	Head, Clara and Maria
	2	Pembroke
	6	Rolph, Buchanan and Wylie
	4	Sebastopol
	6	Sherwood, Jones and Burns
Russell	**5**	Cumberland
Simcoe	**60**	
	3	Essa
	3	Flos
	4	Innisfil
	4	Matchedash
	8	Medonte No. 1
	3	Medonte No. 2
	6	Orillia No. 1
	7	Orillia No. 2
	9	Oro
	2	Sunnidale
	4	Tay
	5	Tossorontio (North)
	2	Vespra


ALGOMA
SUDBURY
NIPISSING
PARRY SOUND
GEORGIAN BAY
LAKE HURON
HALIBURTON
MUSKOKA
RENFREW
CARLETON
RUSSELL
PRESCOTT
GLENGARRY
STORMONT
DUNDAS
GRENVILLE
LANARK
LEEDS
FRONTENAC
LENNOX AND ADDINGTON
HASTINGS
PETERBOROUGH
VICTORIA
ONTARIO
DURHAM
NORTHUMBERLAND
PR. EDWARD
SIMCOE
DUFFERIN
BRUCE
GREY
WELLINGTON
PEEL
YORK
HALTON
HURON
PERTH
WATERLOO
WENTWORTH
OXFORD
BRANT
LINCOLN
WELLAND
HALDIMAND
NORFOLK
MIDDLESEX
ELGIN
LAMBTON
KENT
ESSEX
LAKE ONTARIO
LAKE ERIE
Township School Areas.
No Schools.
RM
PATRICIA
KENORA
RAINY RIVER
THUNDER BAY
COCHRANE
TIMISKAMING
SUDBURY
ALGOMA
NORTHERN ONTARIO

Township School Areas in Ontario, June, 1945.

40% of the school sections of the Province have now been re-organized into Township School Areas.

TABLE 11—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS

County	Number of Sections in Areas	Township
Stormont	**8**	Osnabruck
Victoria	**29**	
	4	Carden
	4	Dalton
	3	Fenelon
	5	Laxton, Digby and Longford
	3	Mariposa
	10	Somerville
Waterloo	**8**	Waterloo
Welland	**35**	
	6	Crowland
	7	Gainsboro
	3	Pelham No. 1
	13	Wainfleet
	6	Willoughby
Wellington	**9**	Guelph
Wentworth	**36**	
	2	Ancaster No. 1
	8	Ancaster No. 2
	5	Barton
	5	Beverly
	6	Binbrook
	5	Glanford
	5	Saltfleet
York	**34**	
	4	Scarborough No. 1
	5	Scarborough No. 2
	5	East York
	3	North York No. 1
	5	North York No. 2
	12	York
District		
Algoma	**20**	
	4	Johnson
	4	Laird
	3	Prince
	3	Tarentorus
	4	Thessalon
	2	Wawa
Cochrane	**17**	
	4	Blount, Clackmeyer, Clute, Leitch
	3	Clute, Fournier, Lamarche
	3	Clute and Calder
	2	Eilber
	3	Way and Lowther
	2	Whitney
Manitoulin	**12**	
	3	Burpee
	2	Cockburn Island
	4	Plummer Additional
	3	Sandfield
Muskoka	**102**	
	8	Brunel
	5	Cardwell
	9	Chaffey
	8	Draper
	5	Franklin
	8	Macauley
	5	McLean
	14	Medora and Wood
	6	Monck
	5	Morrison
	6	Muskoka
	4	Oakley
	5	Ryde
	7	Stephenson
	7	Stisted
Nipissing	**22**	
	3	Calvin
	3	Cameron
	4	Chisholm
	2	Ferris West
	2	Mattawan
	2	Phelps
	6	Widdifield
Parry Sound	**79**	
	4	Armour
	7	Carling
	4	Chapman
	5	Christie
	3	Foley
	5	Hagerman
	3	Himsworth North
	6	Himsworth South
	5	Humphrey
	6	Machar
	5	McKellar
	4	McMurrich
	6	Nipissing
	7	Perry
	5	Ryerson
	4	Strong
Rainy River	**11**	
	3	Alberton
	4	Atwood
	2	Kingsford
	2	Nelles
Sudbury	**11**	
	9	Drury, Denison and Graham
	2	Waters
Thunder Bay	**41**	
	4	Blake
	3	Conmee
	8	McGregor
	8	McTavish
	4	Neebing
	4	Nipigon
	4	O'Connor
	5	Oliver
	1	Schreiber
Timiskaming	**17**	
	3	Bucke
	2	Casey
	2	Coleman
	2	Evanturel
	1	Garry
	2	Harris
	3	Kearns
	2	Teck and Lebel

Township Areas formed to June 1944	248
Number of Sections concerned	1,424

TABLE 12—PROMOTION AND RETARDATION IN CITIES, LARGE TOWNS, AND TORONTO SUBURBAN AREAS
SCHOOL YEAR 1944-45—NEAREST WHOLE PERCENTAGE

Cities	Grade I		Grade II		Grade III		Grade IV		Grade V		Grade VI		Grade VII		Grade VIII		Average	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Belleville	88	89	96	97	93	93	91	91	94	94	90	91	89	90	82	81	92	92
Brantford	88	89	87	86	90	90	89	89	88	87	87	86	91	92	83	83	89	88
Chatham	90	89	74	72	72	76	78	76	92	91	92	92	86	85	95	94	85	84
Fort William	90	87	95	92	95	92	96	94	96	95	91	90	92	90	88	88	91	89
Galt	83	82	92	92	95	94	96	95	92	92	93	93	88	88	96	96	92	92
Guelph	88	83	87	87	82	83	96	96	95	95	92	93	91	91	90	90	92	92
Hamilton	81	81	85	85	87	86	88	87	85	85	88	86	87	87	91	90	87	87
Kingston	90	90	91	90	91	91	94	91	93	92	91	91	90	90	88	89	92	92
Kitchener	87	86	89	88	91	91	91	91	88	88	86	86	87	86	90	90	89	89
London	92	94	90	90	90	90	91	91	91	91	91	91	91	90	90	90	92	92
Niagara Falls	88	89	89	89	84	88	86	87	90	90	85	83	87	93	89	90	87	87
North Bay	86	87	94	94	95	94	92	92	92	91	88	88	97	97	99	99	93	93
Oshawa	91	91	90	90	93	92	91	91	91	91	93	93	90	89	94	94	92	92
Ottawa	81	83	87	86	100	100	99	98	90	90	93	92	90	90	89	90	91	91
Owen Sound	82	79	90	89	90	91	91	90	92	91	85	85	84	83	90	89	89	89
Peterborough	84	84	83	83	86	85	80	78	85	85	81	81	81	81	86	84	85	85
Port Arthur	81	83	87	86	85	85	88	88	84	83	86	86	84	83	91	92	86	85
St. Catharines	86	85	92	91	92	92	95	95	96	96	90	89	90	90	87	89	92	91
St. Thomas	99	100	83	85	94	94	96	96	92	93	92	92	90	90	95	95	93	94
Sarnia	90	91	89	91	86	88	87	88	85	84	86	85	87	87	93	93	89	89
Sault Ste. Marie	83	86	90	91	88	88	87	87	91	91	88	88	88	87	91	91	90	90
Stratford	94	94	94	94	93	93	98	98	97	97	98	98	98	98	95	95	96	96
Sudbury	93	93	92	91	97	97	93	94	94	94	88	88	91	90	97	97	93	93
Toronto	86	86	91	90	91	91	91	91	88	87	89	89	88	88	89	89	89	88
Welland	84	82	91	89	89	88	87	86	93	92	92	92	91	91	89	89	90	89
Windsor	83	82	86	85	93	93	93	93	93	93	93	93	91	91	90	90	90	90
Woodstock	92	92	88	88	92	92	87	87	95	94	98	98	93	93	95	95	93	93
Towns																		
Barrie	86	83	89	88	88	88	94	95	89	89	91	90	91	90	89	89	90	90
Brockville	82	83	89	89	90	90	93	92	89	89	90	90	87	87	72	71	87	87
Cornwall	86	86	89	89	96	96	92	92	100	100	91	90	99	99	94	94	93	93
Kenora	84	83	88	90	90	88	94	94	93	94	97	97	92	91	95	96	91	91
Kirkland Lake	83	84	92	92	89	88	89	89	91	95	92	92	93	93	94	94	91	91
Lindsay	83	80	89	89	78	79	91	90	92	91	77	75	91	92	100	100	87	87
Midland	79	78	91	89	82	82	95	95	88	88	88	90	94	93	97	97	89	88
Mimico	97	88	83	84	91	92	92	92	83	84	90	90	90	90	99	99	90	90
New Toronto	89	90	86	85	83	84	85	84	88	87	76	77	84	85	94	95	86	86
Orillia	78	80	95	95	82	82	91	92	86	86	92	91	85	85	92	92	87	87
Pembroke	75	69	87	88	86	97	89	89	87	88	82	82	88	88	94	94	86	86
Port Colborne	87	88	87	89	85	84	89	88	89	88	82	82	92	91	93	93	88	88
Preston	84	83	91	95	88	88	95	96	94	94	89	89	88	88	87	89	91	91
Smith's Falls	85	86	92	92	83	85	94	94	86	85	91	90	85	94	99	99	92	92
Timmins	94	93	90	89	93	93	91	91	95	95	93	93	87	87	89	88	92	92
Trenton	76	71	85	83	80	79	95	94	89	87	90	89	93	93	98	98	87	86
Waterloo	87	88	95	95	88	88	100	100	95	95	92	92	89	89	97	97	94	94
Townships																		
E. York	90	90	92	92	94	94	96	95	92	92	88	87	89	90	94	94	92	92
York	90	90	90	90	93	93	92	92	91	91	91	91	90	90	92	92	92	92
Averages this year	86	87	89	88	90	90	91	91	90	90	90	90	89	89	90	90	89	89
Averages last year	86	86	89	89	90	90	91	91	89	89	89	89	88	88	88	91	92	89

REASONS FOR NON-PROMOTION (Percentages)	
Lack of Ability	46.5
Lack of Application	16.1
Less than regular time in Grade	6.7
Previous Promotion Premature	8.3
Ill-Health affecting Attendance	5.6
Irregular Attendance	5.6
Adverse Home Conditions	3.6
Too Frequent Transfers	1.5
Minor Causes	1.6
Ill-Health not affecting Attendance	1.4
Defective Speech	.7
Pupils of Foreign Parentage	.8
Defective Sight	.4
Minor Physical Defects	.5
Defective Hearing	.3
Physical Deformity	.1
Total	100.0

A—Percentage promoted in each grade. B—Percentage in grade one year or less who were promoted in one year.

TABLE 13—PROTESTANT SEPARATE SCHOOLS, 1944

Financial data is for calendar year 1943, statistical data for school year 1943-44

	S.S. 1 Grattan (Renfrew)	S.S. 2 Hagarty (Renfrew)	L'Orignal Village (Prescott)	Penetanguishene Town (Simcoe)	Totals
Number of Schools	1	1	1	1	4
RECEIPTS:					
Balances from 1942	$302.60	$0.06	$879.92		$1,182.58
Legislative Grants	223.44	529.67		$1,432.72	2,185.83
School District Levy	850.01	553.11	200.00	8,000.00	9,603.15
Temporary Loans		125.00			125.00
Other Sources		25.27	12.19	1.96	39.72
Totals	$1,376.05	$1,233.11	$1,092.41	$9,434.68	$13,136.28
DISBURSEMENTS:					
Teachers' Salaries	$970.00	$840.00		$6,057.40	$7,847.40
Other Current	121.26	115.25	$184.00	2,912.06	3,332.57
Total Current	$1,071.26	$955.25	$184.00	$8,969.46	$11,179.97
Fees paid to other Boards			$63.00		$63.00
Repayment of Temporary Loans		$125.00		$216.53	341.53
Totals	$1,071.26	$1,080.25	$247.00	$9,185.99	$11,584.50
Balance on hand, Dec. 31, 1943	$304.79	$152.89	$845.41	$248.69	$1,551.78
Cost of Education per pupil-day (cents)	41.2	39.7		41.9	
School section mill rate	15.0	35.0	8.5	17.69	
Current Debt					
Tax Money receivable	500.01	350.51			850.52
TEACHERS:					
Male				1	1
Female	1	1	1	4	7
Certificates	T	II	I	1(I), 4(II)	2(I), 5(II), 1(T)
PUPILS:					
Net Enrolment	16	13	School	124	153
Boys	11	7	Closed	54	72
Girls	5	6	at June	70	81
Average Attendance	14	11	1943	111	136

Courtesy Toronto Board of Education

A Quilting Class

THE ROMAN CATHOLIC SEPARATE SCHOOLS

TABLE 14—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

		Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN............	Boys	......	8	73	66	10	3	1		......	......	......	......	......	......	......	......	161	302
PRIMARY..................	Girls	......	16	66	17	12	......	.	......	......	......	......	......	......	......	......	......	111	
GRADE I..................	Boys	13	185	3,063	3,127	1,113	322	90	31	18	5	1	1	......	......	......	......	8,302	15,633
	Girls	12	312	3,016	2,862	790	199	71	23	9	3	1	......		......	......	......	7,331	
GRADE II.................	Boys	......	......	87	2,021	2,810	1,229	138	173	66	23	9	1	1	......	......	..	6,891	13,195
	Girls	......	1	101	2,281	2,591	882	310	86	36	11	3	......	2	......	......	..	6,301	
GRADE III................	Boys	......	......	6	128	1,629	2,437	1,211	584	269	117	35	13	2	......	......	...	6,457	12,358
	Girls	......	......	8	196	1,928	2,333	916	350	113	39	11	5	2	......	...		5,901	
GRADE IV.................	Boys	......	......	......	2	224	1,501	2,111	1,336	695	310	115	20	1	......	......	..	6,321	12,275
	Girls	......	......	......	5	286	1,812	2,085	1,072	449	172	62	10	...	......	......	..	5,954	
GRADE V..................	Boys	......	......	......	......	5	291	1,364	2,078	1,374	727	336	84	6	......	..	...	6,265	12,358
	Girls	......	......	......	......	13	398	1,751	2,151	1,031	491	189	50	16		..	...	6,093	
GRADE VI.................	Boys	......	......	......	......	......	8	294	1,360	1,910	1,340	688	251	31	3	......	..	5,885	11,840
	Girls	......	......	......	......	......	11	383	1,668	2,138	1,116	481	130	23	1	.	1	5,955	
GRADE VII................	Boys	......	......	......	......	......	......	15	349	1,220	1,788	1,116	197	91	1	..		5,107	10,326
	Girls	......	......	......	......	......	1	28	393	1,575	1,798	967	381	73	3		.	5,219	
GRADE VIII...............	Boys	......	......	......	......	......	......	......	33	382	1,215	1,589	991	301	21	1	1	4,537	9,395
	Girls	......	......	......	......	......	......	6	60	198	1,155	1,652	913	211	30	......	3	4,858	
GRADE IX.................	Boys	......	......	......	......	......	......	......	......	33	162	396	356	161	31	5	......	1,144	2,780
	Girls	......	......	......	......	......	......	......	1	29	268	630	468	191	13	3	...	1,636	
GRADE X..................	Boys	......	......	......	......	......	......	......	......	1	18	158	279	228	81	31	3	832	2,044
	Girls	......	......	......	......	......	......	......	......	......	19	239	196	343	102	11	2	1,212	
JR. AUXILIARY CLASSES....	Boys	......	......	......	11	17	24	11	65	63	71	78	61	27	......	......	......	461	673
	Girls	......	......	......	6	8	16	13	31	17	37	39	28	12	2	......	......	212	
TOTALS BY SEXES..........	Boys	13	193	3,229	5,658	5,868	5,811	5,598	6,012	6,031	5,809	4,551	2,554	855	140	37	4	52,363	
	Girls	12	329	3,221	5,397	5,628	5,655	5,569	5,839	5,895	5,409	4,274	2,481	906	181	14	6	50,816	
GRAND TOTALS.............	......	25	522	6,450	11,055	11,496	11,466	11,167	11,851	11,926	11,218	8,825	5,035	1,761	321	51	10		103,179

Heavy lines denote ideal age spread for each grade.

TABLE 15—FINANCIAL STATISTICS, 1943

(as reported by Trustee Boards)

	Cities	Towns and Villages	Large* Semi-Urban	Ordinary** Rural	Totals for all R. C. Separate Schools
Receipts:					
Provincial Grants	$282,765	$310,195	$90,733	$537,608	$1,251,301
County Grants	....	6,678	1,244	21,658	29,580
Local Tax Levies	1,991,252	682,472	73,519	471,870	3,219,113
Other Sources	119,824	112,717	19,333	84,114	335,988
Total Revenue Receipts	$2,393,841	$1,142,062	$181,829	$1,115,250	$4,835,982
Beginning Balances	98,626	160,285	21,807	325,895	606,613
Capital Borrowings	....	2,900	28,606	48,487	79,993
Totals	$2,492,467	$1,305,247	$235,242	$1,489,632	$5,522,588
Disbursements:					
Cost of Instruction	$1,273,747	$706,486	$99,103	$748,705	$2,828,041
Other Operating Costs	707,850	274,373	35,837	271,283	1,289,343
Current Operations	$1,981,597	$980,859	$134,940	$1,019,988	$4,117,384
Capital Charges	268,906	130,235	42,235	89,229	530,605
Total, Current and Capital	$2,250,503	$1,111,094	$177,175	$1,109,217	$4,647,989
Capital Outlays	15,149	22,054	11,525	67,384	116,112
Extraneous Payments	86,766	27,580	1,765	3,904	120,015
Totals	$2,352,418	$1,160,728	$190,465	$1,180,505	$4,884,116
Liabilities:					
Current Liabilities	$222,592	$152,660	$19,372	$49,162	$443,786
Capital Liabilities	4,951,881	1,361,751	435,781	289,872	7,039 285
Number of Classrooms in Operation	1,510	780	76	815	3,181
Assessment per Classroom	102,663	51,346	35,905	50,800	78,457
Average Daily Attendance	17,283	22.512	2,893	17,550	90,268
Average Daily Attendance per Classroom	31	29	38	22	28
Cost per Pupil-day (in cents):					
(a) Current Operations	21.8	24.5	25.0	31.1	24.4
(b) Capital Charges	3.0	3.3	7.8	2.7	3.1
(c) Total, Current and Capital	24.8	27.8	32.8	33.8	27.5

*Schools of 6 rooms and over. **Under 6 rooms.

TABLE 15—FINANCIAL STATISTICS, 1944

(as reported by Trustee Boards)

	Cities	Towns and Villages	Large Semi Urban	Ordinary Rural	Totals for all R. C. Separate Schools
Receipts:					
Provincial Grants	$283,157	$361,156	$159,832	$513,446	$1,317,591
County Grants		5,670	4,087	24,061	33,818
Local Tax Levies	2,010,024	819,501	127,906	487,780	3,445,211
Other Sources	151,262	141,640	30,352	75,452	398,706
Total Revenue Receipts	$2,444,443	$1,327,967	$322,177	$1,100,739	$5,195,326
Beginning Balances	43,239	169,379	51,891	362,616	627,125
Capital Borrowings	159,852	54,019	24,465	53,905	292,241
Totals	$2,647,534	$1,551,365	$398,533	$1,517,260	$6,114,692
Disbursements:					
Cost of Instruction	$1,371,683	$709,859	$195,836	$739,686	$3,017,064
Other Operating Costs	751,136	341,156	74,690	271,697	1,438,679
Current Operations	$2,122,819	$1,051,015	$270,526	$1,011,383	$4,455,743
Capital Charges	186,617	151,238	57,478	56,746	452,079
Total, Current and Capital	$2,309,436	$1,202,253	$328,004	$1,068,129	$4,907,822
Capital Outlays	125,353	140,041	84,831	89,994	440,219
Extraneous Payments	5,413	20,968	357	4,155	30,893
Totals	$2,440,202	$1,363,262	$413,192	$1,162,278	$5,378,934
Assets and Liabilities:					
Cash	$207,332	$188,103	$14,659	$354,982	$765,076
Land and Buildings	11,750,290	4,009,293	921,101	2,788,196	19,468,880
Furniture and Equipment	778,864	441,218	89,662	438,832	1,748,576
Current Liabilities	18,147	93,476	38,440	69,330	219,393
Capital Liabilities	5,166,230	1,245,333	610,309	428,810	7,450,682
Number of Classrooms in Operation	1,398	806	138	745	3,087
Assessment per Class-room	$10,438	$51,574	$39,535	$55,918	$47,8[illegible]
Average Daily Attendance	46,303	24,289	5,272	16,916	92,780
Average Daily Attendance per Class-room	33	30	38	23	30
Pupil Days Attended	7,302,249	1,456,419	1,022,636	4,223,889	14,005,193
Cost per Pupil-day (in cents)					
(a) Current Operations	29.1	23.6	26.5	31.4	27.8
(b) Capital Charges	2.5	3.1	5.6	1.7	2.9
(c) Total of (a) and (b)	31.6	27.0	32.1	33.1	30.7

TABLE 16—CLASSIFICATION OF VOCATIONAL PUPILS BY SUBJECTS OF STUDY, 1943-44

SUBJECTS	GRADES						Total
	Preparatory and IX	X	XI	XII	XIII	Special Pupils	
Languages—							
English	11,197	8,687	5,663	2,504	283	307	28,641
French	3,247	2,035	1,520	699	221	56	7,778
Social Studies—							
Social Studies	11,196	8,619	3,043	1,018	90	98	24,064
Regional Geography	11,058	3,870	380	30		6	19,364
Economic Geography			1,633	807		86	2,526
History of Commerce and Industry			389	30			419
Mathematics—							
General Mathematics	8,590	2,446	623	245		43	11,947
Vocational Mathematics	2,318	2,194	1,876	785	44	10	7,227
Algebra		442	469	106	229		1,246
Geometry (Matriculation)		163	151	410	212		936
Trigonometry (Matriculation)			20	41	213		274
Science—							
General Science	9,516	3,402	787	223	212	4	14,144
Physics		872	1,460	404	211		2,947
Chemistry	20	508	1,404	787		4	2,723
Bacteriology				5			5
General—							
Library Science	297	129	69	30			525
Art (General Course)	6,113	1,192	295	94			7,694
Music	8,366	1,888	436	107		41	10,838
Health and Physical Education	11,193	8,657	5,676	2,650	331	578	29,085
Agricultural—							
Agricultural Science	164	204	62	15			445
Farm Mechanics	59	59	25	14			157
Farm Economics				5			5
Livestock		13	9	5			27
Horticulture	14	11	9				34
Biology		11	9	5			25
Veterinary Science			9	5			14
Poultry				5			5
Dairying				5			5
Art—							
Vocational Art	617	608	372	174	30	75	1,876
Commercial Art		64					64
Commercial—							
(a) Basic Theory:							
Economics			1,510	899	58	295	2,762
Money and Banking			17				17
Business Law		11	1,185	771	58	266	2,291
(b) General Practice:							
Business Organization					18		18
Business Practice	10,191	107	23	30		33	10,384
Office Practice	657		2,276	1,046	64	631	4,674
Business Machines			213	90	18		321
Salesmanship		38	5				43
Reports					18		18
Merchandising		31	18	30			79
Advertising				13			13

TABLE 16—CLASSIFICATION OF VOCATIONAL PUPILS BY SUBJECTS OF STUDY, 1943-44

SUBJECTS	GRADES						Total
	Preparatory and IX	X	XI	XII	XIII	Special Pupils	
Commercial—*Continued*							
(c) Correspondence							
Penmanship	5,721	4,314	1,399	267	80	660	12,444
Spelling		60	28	8		21	117
Stenography	109	4,120	2,837	1,199	51	666	8,982
Typewriting	4,169	1,592	3,103	1,501	109	743	14,217
Correspondence and Filing	311	1,082	2,095	992	87	604	5,171
Secretarial Practice			...	90			90
(d) Accounting							
Commercial Arithmetic	2,597	3,579	2,082	712	41		9,011
Rapid Calculation				18	18		36
Bookkeeping	215	4,282	2,536	937	54	663	8,687
Accountancy			188	208	29	9	434
Home Economics—							
Home Economics	4,038	2,211	960	435		21	7,665
Industrial—							
(a) Industrial Drafting:							
Drafting	5,113	2,828	1,662	712		15	10,330
Machine Drawing	128	740	797	400	27	17	2,109
Architectural Drawing	...	441	318	210		2	971
(b) Crafts:							
Pattern Making	498	618	432	160	5	...	1,713
Cabinet Making	...	139	85	42	...	1	270
Watch Making	...	...	7	6	...	...	13
Instrument Making	...	...	43	41	...	...	84
Printing	1,900	476	...	37	...	7	2,420
(c) Science:							
Geology	79	...			...	...	79
Assaying	...	88			...	...	88
(d) Engineering:							
Stationary Engineering	...	...	11	4	...	...	18
Applied Electricity	3,693	1,731	636	237	...	6	6,303
Electrical Construction	...	89	24	16	...	...	129
Radio	75	25	57	75	...	...	232
Surveying	...	...	12	...	...	...	12
(e) Trades and Industry:							
General Woodworking	4,735	1,583	101	83	...	5	6,807
Carpentry	226	416	156	53	...	...	851
Brick Work	330	36	13	6	...	...	385
Plumbing	...	36	...	...	...	...	36
Sheet Metal Work	2,669	889	211	92	...	...	3,861
Foundry Work	30	207	203	30	...	...	470
Forging and Heat Treatment	...	67	1	75	...	...	143
Machine Shop Practice	2,714	2,700	1,432	541	10	22	7,419
Motor Mechanics	3,951	1,727	460	179	...	27	6,344
Aero Engines	...	63	54	54	...	...	171
Rigging	...	...	54	54	...	...	108
Bench Metal Work	877	...	51	23	...	...	951
Arc Welding	60	160	178	99	...	17	514
Acetylene Welding	232	326	289	144	...	17	1,008
Drainage	...	...	...	5	...	...	5
Communication and Transport	...	...	...	13	...	...	13

TABLE 17—CLASSIFICATION OF ACADEMIC PUPILS BY SUBJECTS OF STUDY 1943-44

SUBJECTS	GRADES					Total
	IX	X	XI	XII	XIII	
Languages—						
English	23,366	17,769	14,303	10,641	7,080	73,159
French	22,901	15,901	12,606	9.601	5,706	66,715
Special French for French-speaking pupils	409	217	159	102	23	910
German	....	858	1,133	700	343	3,034
Spanish	....	12	212	141	41	406
Latin	7	14,662	11,008	8,529	1,847	35,728
Greek	....	15	47	25	19	106
Library Science	356	71	71	52	....	550
Social Studies—						
Geography	23,048	17,874	293	180	....	41,395
British History	22,843	1,867	4	....	....	24,714
Canadian History and Citizenship	320	12,096	156	3	....	12,575
Ancient and Mediaeval History	....	21	8,793	390	14	9,218
Modern World History	....	8	1,495	9,963	3,256	14,722
Mathematics—						
General Mathematics	23,606	16,864	201	106	7	40,784
Algebra	5	128	12,188	1,382	3,688	17,391
Geometry	13	25	2,204	9,386	4,927	16,555
Trigonometry	5	10	88	232	5,996	6,331
Science—						
General Science	16,158	12,178	26	12	20	28,394
Agricultural Science	7,077	4,733	2,119	1,490	8	15,427
Physics	....	6	9,040	2,189	3,446	14,681
Chemistry	....	9	2,469	7,014	4,472	13,964
Botany	....	....	....	10	2,985	2,995
Zoology	....	....	....	8	3,137	3,145
General—						
Shop Work	6,018	1,398	389	168	3	7,976
Home Economics	6,874	1,602	446	114	....	9,036
Art	20,480	1,378	393	191	....	22,442
Music	18,853	4 108	802	412	93	24,268
Health and Physical Education	22,022	16,629	12,294	10,062	6,926	67,933
Religious Instruction	252	65	65	....	....	382
Commercial—						
Business Practice	22,407	740	164	44	....	23,355
Penmanship	8,487	1,017	675	254	17	10,470
Bookkeeping	....	1,320	1,157	480	26	2,983
Commercial Arithmetic	4	535	700	262	15	1,516
Business Correspondence	....	147	664	272	15	1,098
Stenography	....	621	811	342	39	1,813
Typewriting and Office Practice	646	1,643	1,513	757	84	4,643
Business Law	....	32	586	235	17	870
Accountancy	....	....	70	71	....	141
Economics	....	8	438	131	3	580

TABLE 18—ANNUAL DEPARTMENTAL EXAMINATION RESULTS, 1944

THE SECONDARY SCHOOL HONOUR GRADUATION DIPLOMA—Issued to pupils completing Grade XIII in 1944

Classes of Schools	Total Number of Candidates Reported	Total Number of Candidates Qualifying	Classification of Successful Candidates by:—				
			(1) Year in which the required standing in eight U.S. papers was obtained		(2) Method by which standing was obtained in 1944		
			(a) All in 1944	(b) Part in 1944 and part in previous years	(a) At Written Dept'l. Exams	(b) Under provisions of Circular No. 27	
						Farm Employment	On Enlistment
Collegiate Institutes	2,114	1,631	1,131	500	959	480	192
High Schools	1,674	1,327	915	412	527	658	141
Continuation Schools	331	267	137	130	75	165	27
Vocational Schools	144	90	51	39	32	22	36
Collegiates or High Schools combined with Vocational Schools or Departments	1,690	1,271	875	386	663	447	161
Totals	5,953	4,586	3,109	1,467	2,256	1,772	557

THE SECONDARY SCHOOL GRADUATION DIPLOMA—Issued to pupils completing Grade XII in 1944

Classes of Schools	Total number of pupils recommended	Pupils Classified by Courses									Circular 27 Candidates	
		General				Industrial	Agriculture	Home Economics	Commercial	Art	Farm Employment	Enlistment
		Total	Regular	5 Options	3 Options							
Collegiate Institutes	2,732	2,711	2,058	273	380				21		267	134
High Schools	2,231	2,149	1,836	59	254	2			80		541	53
Continuation Schools	875	867	766	20	81				8		249	14
Vocational Schools	1,385	215	187		28	478		76	591	25	41	95
Collegiates or High Schools combined with Vocational Schools or Departments	2,646	1,976	1,133	275	268	131	6	23	509	1	298	94
Private Schools	1,319	1,317	1,144	25	148			2			107	29
Totals	11,188	9,235	7,124	652	1,159	611	6	101	1,209	26	1,503	419

INTERMEDIATE CERTIFICATE—Issued to pupils completing Grade X in 1944

Classes of Schools	Total number of pupils recommended	Pupils Classified by Courses						Circular 27 Candidates	
		General	Industrial	Agriculture	Home Economics	Commercial	Art	Farm employment	Enlistment
Secondary Schools:									
Collegiate Institutes	3,623	3,506				117		150	6
High Schools	3,674	3,409	5			260		591	8
Continuation Schools	1,616	1,605	5		5	1		341	1
Vocational Schools	3,260	366	1,136		171	1,531	56	84	8
Collegiates or High Schools combined with Vocational Schools or Departments	4,439	2,701	554	21	44	1,020	6	342	4
Primary Schools:									
Fifth Classes of Public Schools (with a few Grade C Continuation Schools)	182	178				1		68	
Fifth Classes of Roman Catholic Separate Schools	1,108	1,239				169		28	1
Totals	18,502	13,301	1,700	21	220	3,102	62	1,604	28

Middle School Statistics June 1944

Subjects	Number of Candidates	Number Recommended Regularly	Number Recommended under Cir. 27	Standing Granted by Board	Aegrotat	Total Successful	Per cent. Successful 1944	Per cent. Successful 1943
English Composition	12,196	9,809	1,647	32	11	11,499	92.02	92.17
English Literature	12,520	9,825	1,648	31	11	11,518	92.00	91.36
Modern History	14,112	10,640	1,918	18	11	12,647	89.62	90.86
Ancient and Mediaeval History	14,621	11,581	1,178	65	1	12,825	87.72	87.32
Algebra	15,935	11,496	1,514	122	5	13,137	82.41	81.57
Geometry	12,847	9,286	1,720	85	11	11,102	86.12	87.44
Physics	12,805	10,015	1,110	18	4	11,177	87.29	86.21
Chemistry	11,553	8,736	1,333	68	10	10,147	87.83	86.41
Latin Authors	10,174	7,268	1,372	43	7	8,690	85.41	84.81
Latin Composition	10,177	7,272	1,371	43	7	8,693	85.12	83.72
French Authors	11,390	8,116	1,529	64	11	9,720	85.34	81.60
French Composition	11,387	8,114	1,529	64	11	9,718	85.31	82.43
German Authors	768	643	40	12	2	697	90.75	91.47
German Composition	769	644	40	12	2	698	90.77	91.15
French Literature	280	244	18	...	...	262	93.57	97.74
Special French Composition	282	246	18	...	...	264	93.62	97.08
Agriculture I	2,120	1,566	369	7	...	1,942	91.60	89.54
Agriculture II	1,589	1,109	311	3	3	1,426	89.74	88.55
Greek Authors	32	31	1	...	...	32	100.00	93.75
Greek Accidence	32	31	1	...	...	32	100.00	93.75
Spanish Authors	288	227	17	1	...	245	85.07	90.05
Spanish Composition	288	228	17	1	...	246	85.42	89.11
Music	87	71	11	1	...	83	95.40	95.38
Technical Arithmetic	289	197	60	1	...	258	89.27	85.94
Household Science I	91	81	7	...	...	88	96.70	87.76
Household Science II	37	31	3	1	1	36	97.30	96.88
Totals	156,969	117,507	18,812	755	108	137,182	87.39	86.19

No. of Candidates recommended under Circular 27:	
Enlistment	572
Farm Employment	3,366
Total	3,938
Total Number of Candidates	31,556
Total Number of Centres	536

Upper School Statistics, June 1944

Subjects	Number of Candidates	Candidates Recommended under War Time Reg. Cir. 27		Candidates Writing				Aegrotat	Appeals			Total Number Successful	Per cent.	
		Total Number	Per cent. Recommended	Total Number	Number Passing	Per cent. Passing	Number Granted M. S. Standing		Total Number	Number Sust'd.	Number Granted M. S. Standing		1944	1943
English Composition	8,176	2,802	34.27	5,333	4,390	82.32	6	41	144	33		7,266	88.77	89.45
English Literature	7,951	2,892	36.37	5,014	3,598	71.76	8	45	164	37	6	6,572	82.66	85.54
Modern History	3,913	1,431	36.57	2,459	1,789	72.75	...	23	14	5		3,248	83.01	88.10
Algebra	4,494	1,752	38.98	2,719	2,378	87.46	2	23	17	7		4,160	92.57	89.64
Geometry	5,701	2,287	40.12	3,384	2,440	72.10	3	30	51	12	3	4,769	83.65	86.49
Trigonometry	6,730	2,561	38.05	4,134	2,888	69.86		35	59	16		5,500	81.72	86.00
Botany	3,315	1,362	41.09	1,933	1,510	78.12		20	36	10		2,902	87.54	86.17
Zoology	3,430	1,373	40.03	2,027	1,493	73.66		30	39	14		2,910	84.84	89.88
Physics	4,028	1,652	41.01	2,356	1,851	78.56	2	20	36	4		3,527	87.56	87.30
Chemistry	5,047	1,977	39.17	3,043	2,232	73.35	1	27	52	3		4,239	83.99	85.75
Latin Authors	1,986	638	32.12	1,331	1,173	88.13	3	17	15	3		1,831	92.20	87.86
Latin Composition	1,972	627	31.79	1,328	1,196	90.06	1	17	11	4		1,844	93.51	89.41
French Authors	6,577	2,405	36.57	4,131	3,198	77.41	3	41	110	38	1	5,682	86.39	81.30
French Composition	6,494	2,325	35.80	4,121	3,125	75.83	3	48	101	20	2	5,518	84.97	81.82
German Authors	395	85	21.52	308	292	94.81		2	5	2		381	96.46	98.11
German Composition	394	85	21.57	307	280	91.21	1	2	6	2		369	93.65	92.97
French Literature	51	9	17.65	42	36	85.71			1	1		46	90.20	88.76
Special French Composition	65	9	13.85	56	45	80.36				....		54	83.08	83.00
Greek Authors	32	0	0	32	32	100.00						32	100.00	93.10
Greek Composition	32	0	0	32	32	100.00						32	100.00	93.10
Spanish Authors	117	25	21.37	91	74	81.32		1	1			100	85.47	86.81
Spanish Composition	115	24	20.87	89	68	76.40		2				94	81.74	85.87
Italian Authors	2	1	50.00	1	1	100.00						2	100.00	83.33
Italian Composition	3	1	33.33	2	1	50.00			1			2	66.67	71.43
Music	31	11	35.48	20	18	90.00						29	93.55	
Totals	71,051	26,331	37.06	44,293	34,140	77.08	33	424	863	211	12	61,109	86.01	86.74

Total number of Candidates—11,632.

Number of Candidates recommended under Circular 27—Enlistment—1,017, Farm Employment—2,935. Total—3,952

Total number of centres—372

August Upper School Statistics, 1944

Subjects	No. of Candidates Writing	No. Passing	Percentage Passing	Appeals		Total No. Successful	Per cent.	
				Total No.	No. Sustained		1944	1943
English Composition	37	31	83.78	......	......	31	83.78	74.29
English Literature	43	35	81.39	2	......	35	81.39	63.16
Modern History	20	16	80.00	......	......	16	80.00	78.95
Algebra	5	5	100.00	......	......	5	100.00	77.78
Geometry	15	5	33.33	1	......	5	33.33	80.00
Trigonometry	8	3	37.50	1	1	4	50.00	80.00
Botany	7	5	71.43	1	......	5	71.43	100.00
Zoology	13	9	69.23	......	......	9	69.23	81.48
Physics	2	1	50.00	......	......	1	50.00	25.00
Chemistry	2	2	100.00	......	......	2	100.00	33.33
Latin Authors	5	4	80.00	......	......	4	80.00	62.50
Latin Composition	3	2	66.67	......	......	2	66.67	80.00
French Authors	9	5	55.56	1	......	5	55.56	66.67
French Composition	5	4	80.00	......	......	4	80.00	66.67
French Literature	8	7	87.50	......	......	7	87.50	100.00
Special French Composition	7	6	85.71	......	......	6	85.71	91.67
Totals	189	140	74.07	6	1	141	74.60	76.98

Total Number of Candidates......140

Total Number of Centres..........8

Day Care Centre—R. H. McGregor School—East York Board of Education

TABLE 19—TEACHERS' SALARIES—FREQUENCY DISTRIBUTION—FULL-TIME TEACHERS, 1944-45

	Continuation Schools					High Schools and Col. Institutes					Vocational Schools*					All Schools		Group Per cent-age '43-'44
	P.	M.A.	F.A.	Total	Group Per-cent-age	P.	M.A.	F.A.	Total	Group Per-cent-age	P.	M.A.	F.A.	Total	Group Per-cent-age	Total Teach-ers	Group Per-cent-age	
$4,951 – $5,050																		
$4,851 – $4,950						1			1		1			1		2		
$4,751 – $4,850										.1					.3			
$4,651 – $4,750																	.3	.3
$4,551 – $4,650						5			5		3			3		8		
$4,451 – $4,550						8			8		3			3		11		
$4,351 – $4,450						8			8		1			1		9		
$4,251 – $4,350						2			2	1.1					.9	2	.9	.8
$4,151 – $4,250						10			10		2			2		12		
$4,051 – $4,150						3			3		2			2		5		
$3,951 – $4,050						7			7		1			1		8		
$3,851 – $3,950						4	1		5		2	1		3		8		
$3,751 – $3,850						9	5		14	4.7	2	7		9	6.3	23	4.3	4.1
$3,651 – $3,750						6	7		13			2		2		15		
$3,551 – $3,650						4	58	19	81		1	43	5	49		130		
$3,451 – $3,550						4	98	53	155			109	29	138		293		
$3,351 – $3,450		1		1		14	46	5	65			57	13	70		136		
$3,251 – $3,350		1		1		5	35	8	48	13.6		58	9	67	39.7	116	18.5	16.5
$3,151 – $3,250		1		1	1.3	12	34	5	51			44	5	49		101		
$3,051 – $3,150	3			3		10	34	19	63			57	23	80		146		
$2,951 – $3,050		1	1	2		16	36	39	91			32	15	47		140		
$2,851 – $2,950		1	1	2		11	60	38	109			37	16	53		164		
$2,751 – $2,850		1		1	1.9	18	51	35	104	19.0		37	21	58	25.9	163	18.7	16.9
$2,651 – $2,750		1		1		8	49	33	90			46	17	63		154		
$2,551 – $2,650	2		1	3		20	60	55	135			28	15	43		181		
$2,451 – $2,550	4		2	6		17	61	42	120			32	15	47		173		
$2,351 – $2,450	7			7		9	68	62	139			32	28	60		206		
$2,251 – $2,350	5	2	1	8	10.8	7	49	56	112	25.7		19	15	34	20.7	154	22.9	21.9
$2,151 – $2,250	10	3		13		7	71	77	155			16	23	39		207		
$2,051 – $2,150	13	2	2	17		5	79	107	191			14	17	31		239		
$1,951 – $2,050	21	1	5	27		3	104	155	262			10	14	24		313		
$1,851 – $1,950	17	1	3	21			87	165	252			3	13	16		289		
$1,751 – $1,850	41	6	21	68	60.1	1	47	209	257	35.1		3	16	19	6.2	344	31.2	32.7
$1,651 – $1,750	34	7	36	77		1	14	137	152				3	3		232		
$1,551 – $1,650	20	14	58	92			6	57	63				1	1		156		
$1,451 – $1,550	12	11	40	63			2	5	7							70		
$1,351 – $1,450	2	7	29	38				2	2							40		
$1,251 – $1,350	2	2	6	10	21.5		1	1	2	.4						12	3.0	6.6
$1,151 – $1,250	1		2	3				3	3							6		
$1,051 – $1,150			2	2												2		
$951 – $1,050	2		3	5												5		
$851 – $950					1.4												.2	.2
$751 – $850			2	2												2		
Total Teachers	196	63	215	474		235	1,163	1,387	2,785		18	652	313	1,018		4,277		
Median Salary	$1,800	$1,600	$1,600	$1,700		$4,000	$2,500	$2,000	$2,300		$4,200	$3,100	$2,600	$3,000				
Average Salary	$1,875	$1,629	$1,585	$1,713		$3,169	$2,627	$2,207	$2,464		$4,232	$3,016	$2,650	$2,922				
Increase for the year	$92	$117	$120	$113		$62	$65	$73	$68		$20	$66	$40	$59		$112		

*Whole time teachers in Vocational work. Vocational teachers who spend part time in the High School or Collegiate Institute are listed under that section.
P—Principal. M.A.—Male Assistant. F.A.—Female Assistant.

TABLE 20—SALARY TRENDS IN SECONDARY SCHOOLS OF ONTARIO, 1944-45

(As compiled by the Ontario Secondary School Teachers' Federation from the November 1944 Book of Staffs of Secondary Schools, published by the Department of Education.)

Years Experience	Number		Highest Salary		Lowest Salary		Average Salary		Average Salary	Increase of Salaries*	
	M.	W.	M.	W.	M.	W.	M.	W.		1944-45	1943-45
COLLEGIATE INSTITUTES											
0	9	25	$2000	$2000	$1800	$1600	$1861	$1802	$1818	....	....
1	4	21	2050	2100	1800	1700	1938	1843	1856	$26	....
2	12	35	2100	2150	1900	1650	1996	1888	1915	108	$170
3	15	30	2500	2200	1775	1700	2022	1939	1967	98	216
4	19	25	2400	2400	1800	1740	2066	1991	2023	106	216
5	21	17	2600	2200	1900	1800	2199	2002	2111	101	216
6	20	19	2450	2300	1731	1800	2149	2060	2106	78	194
7	30	23	2700	2700	1900	1800	2269	2183	2232	136	201
8	28	23	2600	2600	1900	1750	2338	2190	2271	112	223
9	23	13	3000	3200	1800	1850	2330	2195	2281	93	178
10	29	22	3000	2850	1850	1900	2493	2283	2402	89	152
HIGH SCHOOLS											
0	17	54	$2300	$2000	$1600	$1500	$1856	$1731	$1761	....	....
1	11	56	2100	1950	1600	1500	1827	1718	1736	$82	....
2	10	44	2400	2100	1750	1600	1963	1772	1807	134	$277
3	12	52	2200	2400	1650	1550	1965	1826	1852	136	287
4	20	28	2400	2400	1700	1650	2013	1837	1910	157	293
5	24	28	2600	2200	1700	1700	2094	1897	1988	135	263
6	16	27	2400	2275	1800	1600	2058	1885	1949	96	218
7	21	21	3400	2200	1800	1600	2330	1857	2093	131	248
8	18	21	2800	2350	1600	1600	2233	1929	2069	165	252
9	26	20	2900	2300	1500	1600	2138	1850	2012	89	244
10	29	19	3600	2900	1800	1650	2300	1959	2165	141	316
CONTINUATION SCHOOLS											
0	8	30	$2400	$2000	$1400	$1000	$1738	$1583	$1616	....	....
1	6	27	1900	1900	1500	1400	1700	1588	1608	$112	....
2	7	15	1800	2600	1200	1500	1521	1712	1651	90	$304
3	5	23	2169	1900	1300	1150	1614	1541	1554	120	287
4	3	11	2150	2104	1600	1300	1850	1700	1732	129	299
5	8	7	2269	1800	1425	1450	1979	1600	1800	179	403
6	2	12	1550	1800	1400	1300	1525	1567	1554	104	305
7	7	14	2300	2304	1400	1350	1729	1713	1718	72	268
8	12	9	2200	2004	1300	800	1675	1523	1610	92	184
9	12	14	2869	2104	1365	1350	1838	1561	1689	130	137
10	12	7	3369	2000	1600	1000	2068	1679	1924	45	376
VOCATIONAL SCHOOLS											
0	24	30	$3000	$2700	$1800	$1700	$2088	$1850	$1956	....	....
1	13	30	2554	2200	1800	1700	2035	1869	1919	$105	....
2	21	32	3200	2300	1900	1700	2310	1939	2086	120	$145
3	24	23	2600	2254	1775	1700	2269	1992	2133	220	308
4	34	17	2600	2400	1900	1740	2203	2019	2141	132	218
5	33	22	3500	2500	1731	1775	2358	2100	2255	160	161
6	28	26	2654	2454	2000	1800	2338	2126	2239	142	243
7	34	26	3425	2992	2050	1900	2481	2288	2397	111	188
8	30	16	4100	2600	2150	1800	2556	2203	2433	140	264
9	30	12	3000	2800	2200	1900	2599	2402	2543	179	287
10	28	21	3500	3100	2000	1700	2634	2292	2488	99	225

*This comparison is for the same group of teachers who in the former years had 1 and 2 years less experience. respectively.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44

(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Trans-ported	Round Trip in Miles	Rate of Transportation	Gross Cost of Trans-portation	Amount of Cost Shared by			Destination
						Parents	Sections	Govern-ment	
Brant and Norfolk (in part)	5	39	50	$2.50 per pupil per week	$1 875 47	$937 75	$468 86	$468 86	Waterford H S. and Simcoe H. and V S
Bruce East, Grey (in part), Huron (in part)	(A) 2	11	21	$5.75 per day	767 32		383 66	383 66	Chatsworth C S
	(B) 2	16	21	$5 75 per day	767 32		383 66	383 66	Chatsworth C S
Bruce West	1	17	26	$5.00 per pupil per month	100.00		50 00	50 00	Kincardine H S
Dundas	3	19	20	$6 00 per day	1 128 00		564 00	564 00	Winchester H S
Durham	2	9	25	$100 per month	950 00		475 00	475 00	Blackstock C S
Elgin	3	30	23	$70 per week	2 447 00	613 70	916 65	916.65	Tillsonburg H S
Essex	(A) 1	36	23	$12 per day	585 00		292 50	292 50	Leamington H S
	(B) 3	50	20	20c per pupil per day	1,688 40		844 20	844 20	Essex H S
	(C) 2	7	12	$50 per month	594 52		297 26	297 26	Pelee Island C S
Frontenac North and Addington	Barrie T S A	15	20	$4 70 per day	705 00		352 50	352 50	Flinton C S
	Kaladar T S A	5	16	$7 00 per day	284 70			284 70	Flinton C S
Frontenac South and Lennox (in part)	(A) Portland North T S.A + 4 sections	11	36	$2 000 per year	2 000 00		1 000 00	1 000 00	Sydenham H S
	(B) Portland North T S A	7	21	$5 00 per pupil per month	586 26	40 00	273 13	273 13	Sydenham H S
Glengarry	Lancaster T.S.A + 1	17	12	$10 00 per pupil per month	4 470 68		2 235 34	2 235 34	Williamstown H S
Grey East	(A) 5	27	26	$1,300 per year	1 050 00		525 00	525 00	Markdale H S
	(B) 3	14	25	$1 100 per year	1 191 00		595 50	595 50	Thornbury H S
	(C) Sydenham T.S.A + 2	11	26	$6.50 per day	1 150 98		575 49	575 49	Chatsworth C S
	(D) Sydenham N T S. A	28	36	$1,700 per year	1 248 00	608 00	320 00	320 00	Owen Sound C V S
	(E) 2	16	27	$5 75 per day	767 32		383 66	383 66	Chatsworth C S

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44

(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Trans-ported	Round Trip in Miles	Rate of Transportation	Gross Cost of Trans-portation	Amount of Cost Shared by			Destination
						Parents	Sections	Govern-ment	
Grenville	(A) 2	8	10	25c. per pupil per day	165.50	....	82.75	82.75	Brockville C.I.
	(B) 2	14	28	$65.00 per month	649.00	125.00	262.00	262.00	Brockville C.I.
Kent	3	32	20	$7.20 per day	1,315.76	....	657.88	657.88	Blenheim H.S.
Leeds No. 1	(A) Bastard T.S.A. +4	31	32	30c. per pupil per day	1,819.90	....	909.95	909.95	Lyndhurst C.S.
	(B) Bastard T.S.A. +2	39	64	30c. per pupil per day	1,660.60	....	830.30	830.30	Athens H.S.
	(C) 2	29	64	30c. per pupil per day	296.40	....	148.20	148.20	Athens H.S.
	(D) 5	21	39	30c. per pupil per day	947.40	....	473.70	473.70	Seeley's Bay C.S.
	(E) 1	4	12	30c. per pupil per day	221.50	....	110.75	110.75	Lyndhurst C.S.
Leeds No 2	(A) 2	8	10	25c. per pupil per day	334.76	....	167.38	167.38	Brockville C.V.S.
	(B) Kitley T.S.A. and Wolford T.S.A.	25	65	$5.60 per pupil per month	1,400.00	....	700.00	700.00	Smith's Falls C.I.
	(C) Kitley T.S.A. +1	35	40	30c. per pupil per day	2,028.30	....	1,014.15	1,014.15	Athens H.S.
Northumberland	(A) 3	10	20	$3.25 per day	471.50	....	235.75	235.75	Castleton C.S.
	(B) 1	20	15	$5.25 per day	923.75	139.35	392.20	392.20	Cobourg C.I.
	(C) 2	4	24	$4.00 per pupil per month	142.00	....	71.00	71.00	Brighton H.S.
	(D) 3	15	38	$6.00 per day	1,096.86	....	548.43	548.43	Cobourg C.I.
	(E) 1	12	12	$4.50 per pupil per month	436.50	....	218.25	218.25	Norwood H.S.
	(F) Alnwick T.S.A.	26	72	$8.00 per day	1,512.00	616.50	447.75	447.75	Cobourg C.I.
Northumberland and Durham	(A) 3	14	32	$5.80 per pupil per month	700.00	....	350.00	350.00	Cobourg C.I.
	(B) North Hope T.S.A.	19	34	$7.70 per day	873.25	....	436.63	436.62	Port Hope H.S.
	(C) South Hope T.S.A.	21	18	$6.00 per day	420.00	....	210.00	210.00	Port Hope H.S.
Ontario North and York (in part)	(A) 2	27	50	$6.75 per day	2,018.28	....	1,009.14	1,009.14	Newmarket H.S.
	(B) 4	25	20	$7.50 per day	1,453.96	....	726.98	726.98	Orillia C.I.
Oxford North	2	4	22	25c. per pupil per day	135.75	....	67.88	67.87	St. Mary's C.I.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44

(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip in Miles	Rate of Transportation	Gross Cost of Transportation	Amount of Cost Shared by			Destination
						Parents	Sections	Government	
Oxford South	Dereham T.S.A.'s A and B +1	25	36	10c. per pupil per day	1,241.66	117.50	562.08	562.08	Mt. Elgin C.S.
Perth South	(A) 5	24	32	$2,300 per year	1,887.35	210.75	838.30	838.30	Mitchell H.S.
	(B) 3	25	30	$2,300 per year	1,841.10	.....	920.55	920.55	Mitchell H.S.
	(C) 2	18	22	25c. per pupil per day	297.00	....	148.50	148.50	St. Mary's C.I.
Peterborough West and Victoria East	3	13	30	25c. and 30c. per pupil per day	507.46	....	253.73	253.73	Lindsay C.I.
Prescott and Russell	(A) 2	9	3	$22\frac{1}{2}$c. per pupil per day	393.58		196.79	196.79	Plantagenet H.S.
	(B) Cumberland T.S.A.	11	22	$7.00 per day	1,358.00	......	679.00	679.00	Navan C.S.
Simcoe Centre	(A) Innisfil T.S.A.+1	20	25	$8.15 per day	1,590.94		795.47	795.47	Lefroy C.S.
	(B) 2	8	12	25c. and 50c. per pupil per day	275.84		137.92	137.92	Barrie C.I.
	(C) Oro T.S.A.	23	36	$6.00–$8.00 per day	1,382.00		691.00	691.00	Barrie C.I.
	(D) Vespra T.S.A., Oro T.S.A. +1	30	10	$1.25 per pupil per week	1,130.30		565.15	565.15	Barrie C.I.
	(E) Vespra T.S.A.	8	15	$1.50–$2.80 per day	621.60		310.80	310.80	Barrie C.I.
	(F) 2	20	25	$2.50 per day	1,050.50		525.25	525.25	Barrie C.I.
	(G) 2	3	18	$375 per year	343.00	59.00	142.00	142.00	Stayner C.S.
	(H) 1	8	15	$2.25 per day	173.75		236.88	236.87	Elmvale C.S.
Simcoe West and Grey (in part)	2	3	18	25c. per pupil per day	172.50		236.25	236.25	Stayner C.S.
Simcoe South and York (in part)	15	66	25&60	$4.50–$8.50 per pupil per month	3,684.34	942.30	1,369.52	1,369.52	Aurora H.S. and Schomberg C.S.
Simcoe East and Muskoka (in part)	(A) Matchedash T.S.A.	4	12	$2.00 per day	388.00		194.00	194.00	Coldwater C.S.
	(B) Medonte T.S.A.	4	13	$2.50 per day	480.00		240.00	240.00	Coldwater C.S.
	(C) Medonte T.S.A.	....	......	....	495.30		247.65	247.65	Barrie C.I.
Welland (in part), Lincoln (in part)	(A) 5	72	18	$20.00 per day	3,465.00		1,732.50	1,732.50	Stamford C.V.S.
	(B) 2	8	12	$73.75 per month	675.88	122.00	276.94	276.94	Pelham C.S.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip in Miles	Rate of Transportation	Gross Cost of Transportation	Amount of Cost Shared by			Destination
						Parents	Sections	Government	
Wentworth	(A) Beverly T.S.A. +1	9	20	....	60.16	....	30.08	30.08	Galt C.V.S.
	(B) Beverly T.S.A.	6	18	$3.00 per day	636.00	....	318.00	318.00	U.A. West Flamboro (Fifth Class)
	(C) Binbrook T.S.A.	33	60	$2,100 per year	933.32	275.00	329.16	329.16	Saltfleet H.S.
	(D) 2	49	15	20c. per pupil per day	933.94	....	466.97	466.97	Waterdown H.S.
York 1	(A) 2	16	50	$4.50–$6.00 per pupil per month	785.50	349.00	218.25	218.25	Aurora H.S. and Richmond Hill H.S.
	(B) 2	19	50	$6.00 per pupil per month	878.54	....	439.27	439.27	Richmond Hill H.S.
	(C) 5	17	28	$8.00 per day	1,179.90	....	589.95	589.95	Stouffville H.S.
	(D) 3	17	83	40c. per pupil per day	933.94	....	466.97	466.97	Weston C.V.S.
District Division No. 1	1	4	30	$2.50 per day	465.00	....	232.50	232.50	Dryden H.S.
District Division No. VII (1)	3	15	30	14c. per pupil per day	796.24	....	398.12	398.12	Massey C.S.
District Division No. X (1)	(A) Whitney T.S.A.	20	12	$3.27 per day	630.64	....	315.32	315.32	So. Porcupine H.S.
	(B) 1	3	34	Train—15 rides for $1.15	66.68	....	33.34	33.34	So. Porcupine H.S.
District Division No. XI	(A) 5	80	52	40c.–44c. per pupil per day	6,312.84	....	3,156.42	3,156.42	Kirkland Lake C.V.S.
District Division No. XIII (1)	Widdifield T.S.A.	8	12	$3.00 per day	525.00	126.00	199.50	199.50	North Bay C.V.S.
District Division No. XIV	(A) Perry T.S.A.+2	24	33	$10.00 per day	1,933.48	....	966.74	966.74	Burk's Falls C.S.
	(B) Chaffey T.S.A.	13	23	$5.00 per day	1,316.00	....	658.00	658.00	Huntsville H.S.
District Division No. XVI	McLean T.S.A.	17	32	50c. per pupil per day	1,366.00	....	683.00	683.00	Bracebridge H.S.
Totals	28 T.S.A.'s+171 secs.	1,643	2,344	....	$89,185.02	$5,281.85	$41,809.35	$42,093.82	

THE CONTINUATION SCHOOLS

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties															
Acton	A	84	37	47	78	92.5	39	18	21	6		60		24	
Agincourt	A	113	45	68	98	92.9	25	35	32	11	10	41	2	70	
Ailsa Craig	B	28	12	16	23	93.0	6	6	6	10		11		17	
Allenford	B	37	17	20	35	94.8	20	7	7	3		18		19	
Alton	B	25	11	14	21	90.3	10	4	9	2		14		11	
Alvinston	A	62	26	36	54	91.7	22	19	11	5	5	28		34	
Aultsville	B	25	10	15	23	94.9	10	8	2	5		15		10	
Arkona	C	10	2	8	12	92.4	5	5				6		4	
Ayr	B	35	6	29	30	91.1	11	11	8	5		20		15	
Bancroft	B	53	24	29	45	95.5	18	18	13	4		40		13	
Bath	B	26	9	17	27	90.4	11	7	6	2		10		16	
Beachburg	B	27	11	16	23	94.6	14	5	4	4		18		8	1
Beaverton	A	70	31	39	59	92.2	24	19	11	8	8	40		30	
Beeton	B	41	15	26	39	96.9	17	6	8	10		20		21	
Belmont	B	44	20	24	38	95.0	15	8	12	9		17		27	
Blackstock	A	53	22	31	45	92.1	23	10	10	6	4	13		40	
Blyth	B	22	12	10	18	93.5	6	7	8	1		12		10	
Bobcaygeon	A	53	27	26	49	94.3	18	17	6	5	7	41		12	
Bolton	B	38	11	27	35	91.6	13	12	7	6		19		19	
Bothwell	A	38	19	19	33	93.6	14	5	11	8		15		23	
Brooklin	B	38	17	21	32	94.6	16	5	8	9		19		19	
Brownsville	B	22	6	16	22	96.6	7	5	6	4		13		9	
Brussels	A	69	19	50	62	95.1	18	23	12	6	10	28		41	
Burgessville	B	20	10	10	22	92.7	5	8	3	4		18		2	
Caledon East	B	38	16	22	27	91.8	15	12	9	2		20		18	
Cannington	B	48	20	28	44	88.5	23	11	4	10		27		21	
Carp	A	41	24	17	36	93.8	22	10	5	4		18		23	
Castleton	B	30	15	15	26	92.9	14	5	7	4		6		24	
Chalk River	B	17	6	11	12	89.4	6	6	5			13		4	
Chatsworth	B	55	19	36	54	91.9	21	17	12	5		14		41	
Claremont	B	31	13	18	26	97.5	13	5	9	4		15		16	
Cardinal	A	72	30	42	60	90.7	19	18	22	4	9	57		15	
Clifford	B	38	7	31	33	89.6	20	7	2	9		23		15	

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties															
Cobden	A	54	17	37	48	96.9	12	20	10	7	5	24	....	30	....
Coldwater	B	27	13	14	26	93.2	10	9	6	2	....	18	....	9	....
Comber	A	80	32	48	70	95.2	23	21	16	6	11	51	....	29	....
Consecon	B	24	11	13	20	92.3	10	7	5	2	....	11	....	13	....
Cookstown	B	29	14	15	24	87.4	8	6	7	8	....	16	....	13	....
Cooksville	B	39	14	25	34	93.4	19	11	3	3	....	24	....	15	....
Creemore	A	68	20	48	60	95.1	18	21	10	10	9	17	....	51	....
Cumberland	B	15	7	8	15	89.6	6	4	3	2	....	12	....	3	....
Delaware	A	33	17	16	33	93.1	10	7	8	5	3	11	....	22	....
Dorchester	B	22	10	12	22	94.1	8	3	5	6	....	16	....	6	....
Drayton	A	69	26	43	67	95.0	24	18	11	6	10	8	....	61	....
Dresden	A	94	30	64	79	95.1	42	22	15	11	4	37	....	57	....
Drumbo	B	26	17	9	21	90.3	11	1	9	5	....	9	....	17	....
Dublin	A	50	15	35	42	90.4	15	13	9	7	6	18	....	32	....
Eganville	B	30	8	22	25	91.5	13	3	12	2	....	19	....	11	....
Eganville (R.C)	A	53	22	31	49	96.2	19	12	11	4	7	33	....	19	1
Elgin	A	30	7	23	27	95.0	7	6	13	4	....	12	....	18	....
Elmvale	B	62	23	39	64	94.6	29	17	6	10	....	20	....	42	....
Embro	A	54	15	39	49	95.5	18	13	10	8	5	15	....	39	....
Ennismore	B	20	7	13	18	94.3	10	5	5	....	....	3	....	17	....
Erin	B	61	27	34	57	92.3	19	19	11	12	....	19	....	42	....
Fenelon Falls	A	63	22	41	53	92.2	21	16	16	6	4	27	....	36	....
Fitzroy Harbour	B	49	24	25	42	92.8	14	15	9	11	....	27	....	22	....
Flinton	B	21	7	14	18	88.2	7	7	4	3	....	9	....	12	....
Florence	A	58	26	32	51	92.7	15	9	13	12	9	5	....	53	....
Fordwich	B	29	14	15	28	91.7	7	7	9	6	....	13	....	16	....
Forester's Falls	B	12	2	10	11	90.9	3	5	2	2	....	10	....	2	....
Forest Hill Village	A	530	265	265	496	93.1	140	102	123	78	87	516	....	14	....
Frankford	A	41	18	23	39	93.3	21	7	8	5	....	30	....	11	....
Grand Valley	A	54	23	31	55	97.3	17	16	11	6	4	25	....	29	....
Haliburton	B	30	15	15	28	95.5	4	13	10	3	....	30	....	....	....
Hallville	A	54	22	32	51	94.3	22	13	11	4	4	28	....	26	....
Hensall	B	23	10	13	19	90.3	2	12	6	3	....	12	....	11	....
Hepworth	B	33	15	18	30	92.7	17	9	4	3	....	6	....	27	....

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties															
Highgate	B	19	8	11	16	93.6	5	7	2	5	..	5		14	
Holstein	B	25	12	13	22	93.6	5	6	8	6		13		12	
Honeywood	B	28	15	13	21	86.1	7	9	5	7		8		20	
Ilderton	B	45	21	24	39	91.4	8	18	10	9		12		33	
Inglewood	B	27	10	17	22	87.2	12	8	3	4		11		16	
Jarvis	B	34	20	14	30	92.3	18	6	6	4		18		16	
Kars	B	41	17	24	36	87.1	13	11	11	6		26		15	
Kenmore	B	21	12	9	18	90.9	6	2	8	5		8		13	
Kinburn	B	32	15	17	23	89.2	15	7	7	3		9		23	
Kinmount	B	16	6	10	14	95.0	7	9				14		2	
Lambeth	B	41	17	24	38	95.4	16	8	9	8		21		20	
Lanark	B	56	24	32	49	93.5	19	17	13	7		32		24	
Lansdowne	B	49	18	31	39	90.7	23	13	8	5		32		17	
Laurel	C	12	9	3	6	86.0	5	7				7		5	
Lefroy	B	35	16	19	32	91.6	15	7	6	7		8		27	
Lion's Head	B	30	11	19	23	89.2	14	8	7	1		10		20	
Little Britain	B	24	17	7	23	89.7	11	2	9	2		13		11	
Lobo	B	49	30	19	44	90.8	16	11	11	11		7		42	
Long Branch	A	202	113	89	177	92.1	94	41	37	20	10	163		39	
Lynden	B	34	22	12	28	92.1	9	14	5	6		17		17	
Lyndhurst	A	59	19	40	53	90.4	22	15	12	10		15		44	
Malakoff	B	13	5	8	10	96.3	8	1	2	2		9		4	
Mallorytown	A	41	13	28	39	94.1	13	9	11	8		14		27	
Manotick	B	53	15	38	42	84.7	17	12	10	7	7	2		51	
Melbourne	B	25	15	10	18	89.4	8	9	7	1		5		20	
Merlin	A	54	20	34	54	93.8	17	11	6	5	15	17		37	
Merrickville	B	35	12	23	34	94.5	15	6	5	9		26		9	
Metcalfe	B	49	16	33	40	89.3	23	8	11	7		21		28	
Millbrook	A	50	25	25	42	90.3	18	10	8	4	10	26		24	
Milverton	A	61	25	36	54	95.6	17	13	15	8	8	33		28	
Minden	B	28	14	14	24	91.7	8	12	7	1		15		13	
Minesing	B	20	9	11	18	92.2	6	2	4	8		8		12	
Mount Albert	B	39	16	23	35	94.9	19	9	9	2		15		24	
Mount Brydges	B	50	22	28	47	95.9	20	18	8	4		19		31	
Mount Elgin	B	44	18	26	40	95.3	19	12	8	5		12		32	

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties															
Mount Pleasant	B	28	9	19	24	92.1	9	6	10	3	....	21	....	7	....
Navan	B	28	7	21	23	92.4	5	10	9	4	....	18	....	10	....
New Dundee	B	21	10	11	21	85.3	6	8	4	3	....	9	....	12	....
New Hamburg	A	78	34	44	65	93.4	25	16	11	15	11	52	2	24	....
North Augusta	B	29	7	22	26	93.0	9	6	11	3	....	10	....	19	....
North Gower	B	36	11	25	31	91.4	16	2	14	4	....	14	2	20	....
Odessa	B	45	16	29	41	93.1	12	14	9	10	....	24	....	21	....
Oil Springs	B	26	12	14	22	94.3	14	8	2	2	....	9	....	17	....
Orono	A	55	28	27	46	90.8	12	14	13	9	7	19	....	36	....
Otterville	B	28	13	15	25	91.4	7	12	6	3	....	24	....	1	....
Paincourt	B	38	10	28	35	92.9	11	13	8	6	....	25	....	10	3
Paisley	A	60	18	42	54	92.2	16	8	21	9	6	22	....	38	....
Pakenham	B	43	18	25	35	93.1	16	13	9	5	....	17	1	25	....
Pelee Island	B	20	9	11	16	84.6	7	6	5	2	....	12	....	8	....
Pelham	A	114	47	67	105	94.7	31	20	26	20	17	40	....	74	....
Pickering	B	49	31	18	41	94.4	21	12	8	8	....	26	....	23	....
Plattsville	A	35	13	22	28	91.5	8	12	6	4	5	9	....	26	....
Port Burwell	B	22	5	17	17	87.1	8	6	6	2	....	11	....	11	....
Port McNicoll	A	26	12	14	25	93.2	12	8	6	....	....	25	....	1	....
Princeton	B	28	10	18	27	96.2	10	10	4	4	....	18	....	10	....
Richmond	A	52	24	28	48	94.0	20	14	9	5	4	19	....	33	....
Ripley	A	37	15	22	36	97.4	10	8	7	6	6	15	....	22	....
Rockwood	B	23	8	15	21	88.4	3	13	6	1	....	16	....	7	....
Rodney	A	58	23	35	51	93.0	22	7	15	11	3	33	....	25	....
Russell	A	51	23	28	50	94.8	11	19	10	5	6	29	....	22	....
St. George	A	44	19	25	42	93.1	10	9	11	9	5	33	....	11	....
Schomberg	B	29	14	15	28	90.1	10	11	6	2	....	8	....	21	....
Scotland	B	25	11	14	21	89.2	9	6	6	4	....	16	....	9	....
Seeley's Bay	B	49	24	25	40	92.8	14	10	12	13	....	23	....	26	....
Selkirk	B	42	19	23	38	94.2	14	15	9	4	....	12	....	30	....
Severn Bridge	B	20	7	13	18	91.2	6	3	7	4	....	1	....	19	....
Singhampton	B	20	10	10	15	89.7	4	8	6	2	....	8	....	12	....
Southampton	A	60	18	42	50	96.7	18	14	13	9	6	54	....	6	....
South Mountain	A	58	23	35	50	91.5	17	17	9	9	6	26	....	32	....
Sparta	B	17	5	12	16	92.3	6	6	3	2	....	10	....	7	....

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade X	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties															
Spencerville	A	58	25	33	56	94.7	12	15	11	12	8	35		23	
Springfield	B	25	17	8	24	94.5	9	5	7	4	....	8		17	
Stayner	A	75	30	45	61	90.5	22	11	16	13	13	36		39	
Stella	B	22	8	14	20	86.7	11	7	1	3	.....	3		19	
Stevensville	A	37	19	18	34	95.5	16	4	5	9	3	20		17	
Sunderland	B	37	17	20	33	93.8	15	10	4	8		23		14	
Sutton	A	96	35	61	85	94.1	37	17	19	10	13	35		61	
Tamworth	A	61	26	35	54	93.9	15	13	15	9	9	25		36	
Tara	B	46	16	30	46	88.1	12	12	14	8		13		33	
Tavistock	B	44	20	24	39	94.4	17	13	9	5		34		10	
Teeswater	A	69	23	46	59	95.0	13	22	19	12	3	34		35	
Thamesford	B	49	16	33	44	93.9	19	7	17	6		17		32	
Thamesville	A	54	22	32	45	92.1	11	14	12	11	6	28		26	
Thedford	B	27	10	17	24	90.0	5	7	12	3		17		10	
Thorndale	B	33	12	21	27	92.4	19	5	4	5		14		19	
Thornton	B	19	5	14	17	87.4	8	2	4	5		6		13	
Tiverton	B	31	8	23	27	93.5	6	13	5	7		10		21	
Tottenham	B	38	17	21	37	94.6	9	15	9	5		20		18	
Wales	B	39	12	27	39	91.1	19	8	7	5		28		11	
Warkworth	A	37	20	17	30	94.7	11	10	6	8	2	16		21	
Wellesley	B	13	4	9	12	96.4	4	4	5			7		6	
Wellington	A	85	32	53	73	93.2	35	24	15	11		70		15	
West Lorne	B	65	24	41	59	94.3	25	23	9	8		40		25	
Westmeath	B	17	4	13	11	91.1	8	4	4	1		12		5	
Westport	B	31	10	21	27	95.9	6	10	7	8		14		17	
Westport (R.C.)	B	44	19	25	43	95.1	11	9	4	11	9	24		20	
Wheatley	A	65	25	40	59	95.7	18	26	12	6	3	34		31	
Wolfe Island	C	9	3	6	10	90.1	8	1	....	....	....	1			8
Woodville	B	42	25	17	36	90.6	10	9	10	13		16		26	
Wooler	B	23	14	9	24	90.2	4	10	5	4		14		9	
Wroxeter	B	37	16	21	31	92.1	13	16	3	5		14		23	
Wyoming	B	29	8	21	27	95.6	15	4	4	6		13		16	
Totals	.....	7,532	3,146	4,386	6,710	90.6	2,558	1,906	1,589	1,057	422	3,920	7	3,592	13

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Districts															
Blind River	A	47	19	28	39	92.5	9	11	12	4	11	38	....	9	....
Bruce Mines	B	37	18	19	37	93.1	14	11	9	3	....	16	....	21	....
Burk's Falls	A	82	31	51	67	91.8	28	25	19	4	6	31	....	....	51
Coniston	A	74	31	43	69	94.1	26	25	13	10	....	71	....	....	....
Emo	A	29	7	22	25	93.1	16	9	2	2	....	21	....	8	....
Espanola	A	60	26	34	62	92.8	19	20	14	7	....	48	....	12	....
Fraserdale	C	9	4	5	8	97.3	6	....	2	1	....	8	....	1	....
Hornepayne	A	36	17	19	30	93.5	17	15	4	....	....	36	....	....	....
Little Current	B	22	7	15	23	94.4	7	5	5	5	....	21	....	....	1
MacTier	B	26	8	18	20	93.2	8	10	7	1	....	25	....	1	....
Manitowaning	B	18	6	12	16	84.7	10	3	4	1	....	8	....	10	....
Massey	B	32	10	22	33	94.0	14	8	8	2	....	14	....	18	....
Milford Bay	B	13	6	7	12	89.1	5	5	1	2	....	13	....	....	....
Mindemoya	B	35	14	21	31	90.8	18	5	8	4	....	14	....	....	21
Nipigon	B	21	10	11	17	91.5	12	5	3	1	....	21	....	....	....
Port Carling	B	38	22	14	32	88.8	17	10	6	3	....	17	....	19	....
Powassan	B	70	27	43	64	95.1	24	23	13	10	....	46	....	24	....
Schreiber	A	52	24	28	38	88.0	12	14	10	10	6	52	....	....	....
Sioux Lookout	A	95	37	58	92	95.2	32	30	15	18	....	95	....	....	....
Smooth Rock Falls	A	54	28	26	45	96.4	21	16	12	5	....	33	....	....	21
South River	B	38	11	27	33	93.1	12	14	10	2	....	33	....	5	....
Spruecdale	B	12	2	10	11	90.2	4	3	4	1	....	10	....	2	....
Sundridge	B	29	13	16	24	90.7	10	12	7	....	....	24	....	5	....
White River	C	12	5	7	10	89.1	3	5	3	1	....	12	....	....	....
Totals	......	939	383	556	838	92.9	344	284	191	97	23	710	....	135	91
Grand Totals	......	8,471	3,529	4,942	7,548	90.8	2,902	2,190	1,780	1,154	415	4,630	7	3,727	107

TABLE 23—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

		12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX	Boys	16	202	498	120	136	31	3	. . .			1,306	2,902
	Girls	38	288	674	126	115	24	1	.			1,596	
GRADE X	Boys	....	15	165	356	238	82	7	1		1	865	2,190
	Girls	1	27	282	560	338	94	19	3	1		1,325	
GRADE XI	Boys	....	1	28	191	323	131	31	9			720	1,780
	Girls	....	1	39	305	186	179	46	1			1,060	
GRADE XII	Boys	....	....	....	17	156	176	79	11	2	1	442	1,154
	Girls	....	....	1	31	235	294	118	29	3	1	712	
Grade XIII	Boys	....	....	....	1	16	19	91	35	1		196	415
	Girls	....	....	....	....	18	89	99	37	1	2	219	
TOTALS BY SEXES	Boys	16	218	691	985	869	472	214	56	6	2	3,529	
	Girls	39	316	996	1,322	1,222	680	283	73	8	3	4,912	
GRAND TOTALS		55	531	1,687	2,307	2,091	1,152	497	129	14	5	8,471	

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Acton	76	446	3,630	...	5,525	6,773	2,669	45.9	18.1	64.0	7,967
Agincourt	97	2,447	7,431	1,400	5,569	12,225	4,397	62.1	22.3	84.4	49,577
Ailsa Craig	24	980	2,072	...	2,100	4,039	1,162	84.5	24.3	108.8	12,970
Allenford	23	699	1,661	724	1,683	3,488	656	63.0	11.9	74.9	3,277
Alton	19	604	1,729	1,000	827	3,941	568	103.3	14.9	118.2	6,230
Alvinston	57	1,070	2,961	...	3,272	5,950	915	53.0	8.2	61.2	3,659
Arkona	11	236	517	...	888	1,686	...	66.1	...	66.1	...
Aultsville	24	597	1,163	637	1,356	3,381	...	73.3	...	73.3	...
Ayr	31	480	1,486	...	2,762	3,816	802	62.8	13.2	76.0	1,240
Bancroft	45	923	660	...	2,551	4,119	418	46.9	4.8	51.7	3,347
Bath	22	768	1,142	...	1,575	3,495	...	80.8	...	80.8	...
Beachburg	18	517	1,145	750	2,745	3,867	1,005	107.8	28.0	135.8	Paid off
Beaverton	64	1,140	3,222	...	3,083	7,095	...	56.0	...	56.0	...
Beeton	33	636	1,165	...	3,119	4,071	654	61.9	9.9	71.8	4,447
Belmont	33	465	2,248	...	1,794	4,513	...	69.8	...	69.8	...
Blackstock	58	1,387	3,062	1,050	1,884	6,651	1,241	59.9	11.2	71.1	7,088
Blyth	24	592	1,332	...	1,723	3,691	...	78.9	...	78.9	...
Bobcaygeon	39	585	1,079	...	4,110	5,507	...	72.7	...	72.7	6,964
Bolton	36	465	277	2,084	2,100	3,634	1,088	52.2	15.6	67.8	Paid off
Bothwell	31	1,115	2,189	...	2,020	4,695	...	80.3	...	80.3	...
Brooklin	35	656	2,945	600	2,258	4,853	1,376	69.4	19.7	89.1	13,727
Brownsville	24	503	1,575	500	2,167	4,577	...	98.8	...	98.8	...
Brussels	71	963	3,430	...	3,000	6,877	...	52.5	...	52.5	...
Burgessville	29	566	1,343	500	3,292	4,372	1,605	77.7	28.5	106.2	4,000
Caledon East	35	890	1,250	1,000	961	3,900	...	57.3	...	57.3	...
Cannington	39	603	1,426	...	2,206	4,005	221	54.1	3.0	57.1	2,287
Cardinal	62	1,165	1,257	468	5,069	8,111	...	66.3	...	66.3	...
Carp	37	762	2,578	875	2,010	4,590	944	62.2	12.8	75.0	6,423
Castleton	22	656	2,384	850	850	3,885	1,198	88.4	27.3	115.7	12.240
Chalk River	19	824	...	...	2,800	3,611	...	98.2	...	98.2	...
Chatsworth	50	639	3,071	...	1,641	5,415	...	54.0	...	54.0	...
Claremont	23	528	1,613	1,200	3,154	3,133	1,651	68.8	36.3	105,1	12,447
Clifford	31	489	2,179	...	2,843	3,913	784	64.7	13.0	77.7	...

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Cobden	56	1,283	4,107	....	3,471	7,136	1,619	64.4	14.6	79.0	17,997
Coldwater	28	699	1,811	....	2,727	3,868	1,342	71.8	24.9	96.7	10,113
Comber	66	1,058	3,761	1,400	1,135	6,777	1,308	52.2	10.1	62.3	2,615
Consecon	22	344	1,451	600	1,362	2,609	....	60.0	....	60.0	..
Cookstown	32	669	1,245	300	1,870	4,055	....	65.6	....	65.6	
Cooksville	31	467	1,287	....	4,491	4,536	1,004	74.4	16.5	80.9	5,706
Creemore	65	627	3,925	....	2,764	6,469	712	50.3	5.5	55.8	2,104
Cumberland	15	630	1,052	....	1,572	2,592	172	92.7	6.2	98.9	
Delaware	31	1,499	3,813	1,050	1,884	6,069	1,179	100.7	24.5	125.2	15,452
Denbigh	12	1,058	729	150	553	1,115	471	92.6	30.8	123.4	5,200
Dorchester	24	559	1,730	509	2,833	3,449	1,674	72.8	35.3	108.1	1,673
Drayton	57	1,303	5,373	....	1,625	8,667	....	79.1	....	79.1	
Dresden	83	1,398	5,513	....	4,598	10,972	585	70.3	3.7	74.0	3,064
Drumbo	20	533	2,284	500	1,500	3,941		105.3	....	105.3	
Dublin	48	483	3,260	....	1,425	6,426	....	75.4		75.4	
Eganville	24	814	1,048	....	2,886	3,879	113	80.6	8.6	89.2	3,185
Eganville R.C.	46	926	900	....	706	3,603		40.7		40.7	
Elgin	26	1,175	2,383	850	400	3,643	....	75.8		75.8	
Elmvale	58	773	1,782	900	1,200	4,040	....	36.1		36.1	
Embro	45	761	3,819	....	2,321	5,818	1,043	66.3	11.8	78.1	6,742
Ennismore	15	662	1,339	850	456	2,914	....	98.8		98.8	
Erin	53	616	2,979	....	2,192	4,924	1,565	48.6	15.4	64.0	7,822
Fenelon Falls	52	817	3,731	60	5,880	7,394	3,120	72.7	30.7	103.4	19,839
Feversham	10	721	1,659	425	....	1,879	548	151.7	44.3	196.0	
Fitzroy	45	786	970	1,000	750	3,951	....	47.2		47.2	
Flinton	18	822	1,093	225	105	2,414		72.0		72.0	
Florence	51	1,787	5,273	1,100	1,054	7,215	954	71.8	9.5	81.3	22,901
Forwich	29	577	1,576	500	1,143	3,431	902	62.3	16.4	78.7	2,185
Forest Hill	489	1,947	....	....	90,417	73,138	17,196	123.6	29.5	153.1	184,644
Forester's Falls	14	484	353	800	716	2,676	....	99.8		99.8	
Frankford	36	677	2,615	....	2,808	4,417	1,548	63.0	22.1	85.1	15,481
Grand Valley	52	862	2,155	....	2,765	5,659	....	56.2		56.2	
Haliburton	28	740	61	....	7,815	2,074	772	38.0	14.2	52.2	Paid off
Hallville	46	1,990	3,259	1,200	3,978	10,295	....	112.7		112.7	
Hensall	28	465	1,184	....	2,500	3,471	....	62.0	....	62.0	
Hepworth	26	1,268	2,473	....	1,202	3,738	802	75.7	16.2	91.9	4,012

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Highgate	16	453	1,552		2,783	3,760	963	122.8	31.4	154.2	1,791
Holstein	23	706	1,309	637	1,603	3,233	585	71.5	12.9	84.4	7,125
Honeywood	24	510	1,546	1,000	1,443	3,721	642	79.7	13.7	93.4	2,568
Ilderton	42	660	2,311		1,026	3,927		47.6		47.6	
Inglewood	19	590	2,084	700	932	3,311	932	92.2	25.9	118.1	3,266
Jarvis	25	871	1,478		3,908	4,115	1,618	82.3	32.3	114.6	16,673
Kars	35	524	1,736	750	976	3,594		51.8		51.8	
Kenmore	16	836	1,097	1,000	318	3,361		104.5		104.5	
Kinburn	34	929	3,535	1,100		5,427	155	80.8	6.8	87.6	2,732
Kinmount	21	777	73	118	477	1,733		42.6		42.6	
Lambeth	35	422	2,616		2,511	4,598		66.9		66.9	
Lanark	55	1,077	1,059		1,755	3,619		33.1		33.1	
Lansdowne	39	555	2,783	575	886	4,028	281	51.9	3.6	55.5	281
Laurel	12	115	200	600	547	1,631		67.6		67.6	
Lefroy	31	1,001	3,233	500	1,151	4,475	769	71.8	12.3	84.1	6,721
Lion's Head	21	790	1,114		1,500	2,751	682	68.6	17.0	85.6	1,848
Little Britain	23	579	2,313	750	2,085	1,267	1,805	92.8	39.3	132.1	9,027
Lobo	44	799	2,649		692	4,598		53.1		53.1	
Long Branch	162	2,932	3,993		16,780	18,936	4,472	59.4	14.0	73.4	40,775
Lynden	31	669		660	1,350	4,440	963	76.5	16.6	93.1	9,630
Lyndhurst	48	1,446	1,984	1,200	1,182	6,344	667	67.1	7.1	74.2	7,772
Malakoff	12	282	851	337	1,368	2,668		114.3		114.3	
Mallorytown	38	869	2,238		1,198	4,502		60.5		60.5	
Manotick	40	1,476	3,941	867	1,393	6,075	847	78.8	11.0	89.8	10 905
Melbourne	19	635	1,676	500	1,099	3,538		97.9		97.9	
Merlin	46	530	3,130		2,992	6,498		77.7		77.7	
Merrickville	27	905	809		2,033	3,983	533	75.1	10.0	85.1	4,640
Metcalfe	32	1,150	1,275	750	229	3,861		60.5		60.5	
Millbrook	45	847	3,929		3,124	5,755	2,483	65.2	28.1	93.3	15,557
Milverton	62	980	4,464		4,953	9,562	2,236	79.1	18.5	97.6	9,560
Minden	25	2,399	159	100	1,394	3,898	698	77.7	13.9	91.6	6,368
Minesing	15	326	1,357	500	481	2,336	246	79.4	8.4	87.8	
Mount Albert	34	751	2,527	3,600	2,595	4,179	2,194	68.7	36.0	104.7	16 362
Mount Brydges	34	794	2,614		1,796	4,070		60.3		60.3	
Mount Elgin	32	578	2,698	500	1,567	4,180	1,118	72.0	18.0	90.0	1,473
Mount Pleasant	27	505	838	500	3,666	4,173	1,827	79.1	31.6	113.7	9,137

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Navan	24	599	1,751	. . .	2,870	1,205	363	88.8	7.7	96.5	342
New Dundee	22	527	2,130		2,209	3,823	1,003	85.8	22.5	108.3	4,342
New Hamburg	64	1,253	2,003		7,068	10,238		83.1		83.1	
North Augusta	27	532	2,367	637	. . .	3,858		72.2		72.2	
North Gower	24	776	1,120		1,176	3,216		70.5		70.5	
Odessa	41	768	1,721	1,000	500	4,140		50.8		50.8	
Oil Springs	21	953	1,419		1,514	3,888		93.2		93.2	
Orono	51	859	3,798	1,400	1,185	6,426	1,138	66.0	11.7	77.7	7,124
Otterville	28	663	1,076	600	2,265	1,113	1,359	75.3	21.5	99.8	4,693
Paisley	58	964	2,959		2,895	6,515	650	56.0	5.9	61.9	650
Paincourt	39	208	964		3,492	4,536		57.5		57.5	
Pakenham	41	811	1,320	750	1,434	4,169		52.8		52.8	
Pelee Island	21	513	. . .	800	200	2,692		67.6		67.6	
Pelham	100	2,320	8,739	1,400	3,642	12,997	5,531	67.1	28.6	95.7	16,672
Pickering	44	981	2,218	1,000	1,149	3,833	1,189	46.0	17.9	63.9	5,701
Plattsville	33	668	3,972		1,270	5,829		90.7		90.7	
Port Burwell	18	674	1,769		3,300	3,981	1,305	118.5	38.8	157.3	6,517
Port McNicoll	23	672	181		4,871	4,160	263	92.0	5.8	97.8	2,833
Princeton	25	468	1,063	125	2,104	3,709		77.1		77.1	
Richmond	49	1,239	3,077		3,455	5,942	1,179	61.6	15.3	76.9	14,218
Ripley	37	820	3,189		3,096	6,177	130	89.3	6.2	95.5	Paid off
Rockwood	28	898	1,388	500	1,548	3,168	1,548	61.4	27.4	88.8	7,888
Rodney	51	875	1,878	700	2,882	6,176	412	62.6	4.2	66.8	100
Russell	45	1,635	1,326	700	1,994	6,372		71.7		71.7	
St. George	46	544	. . . . . .	700	5,030	7,259	1,626	79.8	17.9	97.7	14,414
Schomberg	27	598	2,915	500	2,018	4,926	1,209	94.6	23.2	117.8	11,977
Scotland	22	465	1,721	1,000	1,043	3,486	867	81.1	20.2	101.3	1,000
Seeley's Bay	41	923	2,007	850	964	3,841	964	49.7	12.5	62.2	6,740
Selkirk	34	703	2,017		1,146	3,882		57.9		57.9	
Severn Bridge	23	1,743	1,248		1,000	3,744	374	80.9	8.1	89.0	2,832
Singhampton	20	513	1,296	750	436	2,453	436	63.7	11.3	75.0	2,615
Southampton	59	1,948	534		7,375	8,806	999	78.9	9.0	87.9	7,791
South Mountain	58	2,151	3,605	1,200	773	6,886	773	60.1	6.8	66.9	8,590
Sparta	19	449	1,751		1,575	4,302		119.8		119.8	
Spencerville	52	1,680	1,547	1,200	1,567	5,921		58.2		58.2	
Springfield	20	600	1,688		3,246	3,767	1,799	95.7	45.7	141.4	7,197

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Stayner	66	624	3,102	....	6,304	6,847	2,305	53.8	18.1	71.9	16,025
Stella	17	322	1,022	399	600	2,614	....	82.9	....	82.9	....
Stevensville	31	1,478	1,648	2,000	3,015	5,876	2,006	100.0	34.1	134.1	10,030
Stouffville	99	2,065	6,297	402	4,885	11,189	2,080	57.2	10.6	67.8	12,549
Sunderland	29	663	2,020	....	1,564	3,683	....	64.0	......	64.0	....
Sutton	79	1,081	2,850	....	7,374	7,934	3,234	52.0	21.2	73.2	35,134
Tamworth	50	1,063	2,664	500	2,870	6,123	....	63.1	....	63.1	....
Tara	47	738	2,456	....	1,021	3,947	....	42.4	....	42.4	....
Tavistock	40	547	857	....	3,648	4,471	....	56.8	....	56.8	....
Teeswater	59	1,544	3,264	....	3,827	7,672	....	67.5	....	67.5	....
Thamesford	43	670	3,005	500	1,602	4,200	1,311	50.2	15.7	65.9	3,934
Thamesville	50	921	2,637	....	4,476	6,440	1,046	67.0	10.9	77.9	1,046
Thedford	26	610	1,628	....	3,211	4,587	1,361	90.7	26.9	117.6	4,670
Thorndale	23	546	2,369	1,500	203	4,030	....	90.4	....	90.4	....
Thornton	14	519	1,971	575	958	3,438	650	123.2	23.3	146.5	10,108
Tiverton	31	486	1,188	....	1,351	2,943	....	49.6	....	49.6	....
Tottenham	41	884	920	....	2,807	4,250	....	53.0	....	53.0	....
Wales	36	668	1,640	425	583	3,424	....	48.8	....	48.8	....
Warkworth	39	1,546	2,822	1,400	1,645	6,602	692	85.5	9.0	94.5	3,464
Wellesley	16	330	455	400	1,591	2,606	....	82.7	....	82.7	....
Wellington	71	813	2,495	....	10,074	9,206	3,303	65.8	23.6	89.4	8,132
West Lorne	53	625	1,034	....	2,115	3,201	....	31.1	....	31.1	....
Westmeath	13	350	710	893	1,815	2,989	....	115.4	....	115.4	....
Westport R.C.	41	1,022	929	....	876	3,546	....	41.5	....	41.5	....
Westport Public	35	859	1,577	....	2,298	3,915	....	57.2	....	57.2	....
Wheatley	63	1,447	3,652	....	2,305	8,698	....	71.1	....	71.1	....
Wolfe Island	12	780	163	400	....	1,573	....	65.7	....	65.7	....
Woodville	37	905	2,444	....	2,491	4,359	1,568	59.0	....	59.0	1,569
Wooler	24	1,273	1,821	1,927	....	3,942	....	85.4	....	85.4	....
Wroxeter	31	478	1,770	....	1,240	3,714	....	60.8	....	60.8	....
Wyoming	20	792	1,478	....	2,075	3,526	323	90.1	8.3	98.4	....
Totals and Averages	6,838	147,592	356,511	71,355	484,173	897,130	131,578	49.0	7.4	56.4	919,359

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts					Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants		County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
		Ordinary	District									
In Districts		$	$	$	$	$	$	$				$
Blind River	40	1,113	600			6,084	6,493	1,000	83.0	12.8	95.8	19,000
Bruce Mines	35	837	1,257			3,039	4,430	908	65.0	13.3	78.3	2,427
Burk's Falls	57	943	1,074			3,015	5,723		50.7		50.7	
Coniston	64	1,060				10,000	9,607		76.6		76.6	
Emo	24	844	461		150	1,315	3,573		75.4		75.4	
Espanola	52	915	240			2,639	4,361		41.8		41.8	
Fraserdale	7	372				1,190	2,665		189.4		189.4	
Hornepayne	28	1,923				4,982	5,466	1,583	100.8	29.2	130.0	5,276
Little Current	27	1,460				3,150	4,089		75.9		75.9	
MacTier	25	1,170				3,300	4,228		85.5		85.5	
Manitowaning	15				200	1,000	2,212		74.8		74.8	
Massey	31	820				1,840	3,200		52.5		52.5	
Milford Bay	10	685			250	3,180	4,098		189.1		189.1	
Mindemoya	23	1,176	1,123		250	1,665	3,605	691	80.2	15.4	95.6	5,406
Nipigon	17	616				4,651	4,818	522	142.2	15.3	157.5	
Port Carling	37	720	1,466			2,700	4,390	610	62.9	8.7	71.6	
Powassan	50	1,075	1,055			2,000	4,160	1,307	42.1	13.2	55.3	
Schreiber	48	2,022				5,675	8,767	2,752	93.8	29.4	123.3	22,414
Sioux Lookout	85	1,527				4,600	6,199		37.2		37.2	
Smooth Rock Falls	55	1,977	3,456			10,416	15,724		144.5		144.5	
South River	33	830	152		152	2,267	3,576		56.2		56.2	
Spruceedale	11	640			1,200		2,062		93.2		93.2	
Sundridge	25	896	318			2,551	4,160	441	83.0	8.8	91.8	
White River	11	352				1,745	2,153		97.4		97.4	
Totals and Averages	810	23,973	11,202		2,502	83,004	111,022	9,814	69.7	6.2	75.9	54,523
Grand Totals and Averages	7,618	182,767	11,202	356,511	73,857	567,177	1,007,958	141,392	50.7	7.3	58.0	973,882

A Average Daily Attendance for the calendar year.

B Includes levy for debenture payments.

C Payments on debenture debt

D In some cases this may include Public School

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Acton	83	401	2,609	....	7,988	8,586	2,247	51.9	13.6	65.5	6,119
Agincourt	97	2,576	8,025	1,600	4,497	12,315	4,397	64.8	23.1	87.9	47,659
Ailsa Craig	22	914	2,515	....	1,862	3,930	1,162	88.5	26.2	114.7	12,586
Allenford	36	598	1,695	850	1,926	1,025	656	57.6	9.4	67.0	2,621
Alton	22	816	1,751	1,000	1,216	3,893	568	87.6	12.8	100.4	4,583
Alvinston	52	....	3,108	....	4,101	6,223	915	60.0	8.8	68.8	3,244
Arkona	10	275	567	....	926	1,817	....	92.2	....	92.2	....
Aultsville	27	737	1,204	638	1,354	3,738	....	69.6	....	69.6	....
Ayr	33	563	1,803	....	3,201	4,412	802	68.0	12.4	80.4	802
Bancroft	50	1,072	881	....	3,709	4,688	209	47.1	2.1	49.2	2,378
Bath	27	630	1,447	....	1,500	3,733	....	68.9	....	68.9	....
Beachburg	26	466	926	750	2,387	4,048	....	88.9	....	88.9	....
Beaverton	61	1,303	2,937	....	3,933	7,212	....	60.4	....	60.4	....
Beeton	41	576	1,920	....	2,326	3,967	651	49.7	8.2	57.9	4,247
Belmont	33	457	2,402	....	1,892	4,753	....	72.2	....	72.2	....
Blackstock	49	1,228	4,006	1,400	1,895	7,511	1,241	79.4	13.1	92.5	6,076
Blyth	24	577	1,463	....	2,156	3,974	....	82.4	....	82.4	....
Bobcaygeon	52	764	730	....	5,305	5,585	1,204	55.3	11.9	67.2	6,109
Bolton	38	422	44	....	2,750	1,646	....	61.2	....	61.2	....
Bothwell	33	1,010	1,817	....	1,500	5,204	....	78.4	....	78.4	....
Brooklin	31	684	2,749	600	2,093	5,317	1,376	87.4	22.6	110.0	9,567
Brownsville	23	535	1,572	500	2,385	4,798	....	104.6	....	104.6	....
Brussels	70	1,059	3,276	....	2,968	7,322	....	53.2	....	53.2	....
Burgessville	22	708	1,386	....	4,337	4,083	1,605	94.6	37.2	131.8	3,000
Caledon East	26	947	1,480	1,000	837	1,196	....	82.7	....	82.7	....
Cannington	15	756	1,491	....	2,955	4,432	301	50.4	3.4	53.8	2,066
Cardinal	63	1,163	1,294	419	4,523	7,497	....	60.7	....	60.7	....
Carp	39	686	2,566	500	1,903	4,971	944	64.2	12.2	76.4	5,896
Castleton	26	591	2,951	....	2,002	3,752	1,118	71.3	21.3	92.6	11,849
Chalk River	11	1,027	522	....	1,900	3,664	....	127.1	....	127.1	....
Chatsworth	49	1,214	3,583	....	2,313	6,301	....	64.4	....	64.4	....
Claremont	31	475	1,631	1,000	3,153	4,021	1,651	64.2	....	64.2	11,480
Clifford	34	443	2,603	....	1,941	4,578	....	67.9	....	67.9	....
Cobden	51	1,551	3,819	....	4,728	10,106	1,619	99.1	15.9	115.6	16,380
Coldwater	27	626	2,108	....	1,400	4,264	1,342	80.7	25.4	106.1	9,328

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Comber	68	1,071	1,108	1,400	1,508	6,976	1,308	51.5	9.7	61.2	1,234
Consecon	26	385	1,334	600	1,892	3,918	...	96.6		96.6	
Cookstown	27	602	1,151	480	2,470	3,895	...	71.8		71.8	
Cooksville	35	420	2,118	...	3,753	4,717	1,004	68.4	11.6	83.0	5,016
Creemore	58	564	1,783	...	2,374	6,940	712	59.5	6.1	65.6	1,519
Cumberland	7	601	607	400	1,262	2,875		107.5		107.5	
Delaware	35	1,351	4,811	1,072	1,511	6,957	1,179	100.7	21.4	122.1	14,000
Dorchester	21	500	1,490	...	1,060	4,126		86.6		86.6	
Drayton	67	2,222	6,483	...	1,723	8,327		70.5		70.5	
Dresden	84	1,594	5,664	...	4,206	10,596	585	62.6	31.6	97.2	2,602
Drumbo	26	562	2,044	500	1,000	4,044		77.4		77.4	
Dublin	41	433	3,683	335	1,165	3,831		47.9		47.9	
Eganville	25	767	1,285	...	4,111	3,608	314	73.8	7.0	80.8	2,391
Eganville R.C.	50	948	1,362	...	1,200	3,582		35.6		35.6	10,934
Elgin	30	910	144	850	1,923	5,069		85.2		85.2	
Embro	16	805	1,223	...	3,021	7,073	1,013	78.1	11.5	89.6	6,036
Ennismore	22	599	1,761	638	437	3,356		80.4		80.4	
Erin	57	551	3,956	...	1,781	4,684	1,565	51.7	13.9	65.6	5,422
Fenelon Falls	59	700	4,175	...	3,750	8,950	3,120	77.6	27.1	104.7	17,811
Feversham	11	...	531	500	209	874		79.2		79.2	
Fitzroy Harbour	39	909	1,573	1,000	850	4,342		55.9		55.9	
Flinton	143	804	1,137	225	405	2,645		69.7		69.7	
Florence	48	1,558	5,468	400	954	8,670	954	90.8	10.0	100.8	21,947
Forwich	31	592	2,118	500	1,296	3,700	480	60.3	29.4	89.7	2,140
Forest Hill	498	2,190	...	...	105,660	87,379	17,496	88.5	17.7	106.2	178,064
Forester's Falls	7	488	484	909	1,500	2,900		165.9		165.9	
Frankford	43	609	1,383	...	3,112	4,253	1,032	49.3	12.0	61.3	7,175
Grand Valley	52	934	2,385	...	3,244	6,234		60.9		60.9	
Haliburton	36	681	5	...	3,181	3,876		54.8		54.8	
Hallville	56	3,145	3,813	1,200	4,056	12,505		111.9		111.9	
Hensall	19	298	1,281	...	2,684	4,027		106.4		106.4	
Hepworth	32	935	2,392	...	2,002	4,578	802	71.8	12.6	84.4	3,209
Highgate	15	417	2,402	500	2,635	4,000	963	131.1	31.6	162.7	918
Holstein	21	699	1,277	500	1,787	3,948	585	94.2	13.9	108.1	6,439
Honeywood	16	587	2,002	1,000	4,017	4,187	642	129.5	19.9	149.4	1,925

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Ilderton	37	685	2,218	....	997	4,617	....	62.7	....	62.7	....
Inglewood	25	617	1,937	700	932	3,189	932	64.9	19.0	83.9	2,514
Jarvis	38	687	1,706	....	3,411	3,870	809	59.8	12.5	72.3	7,819
Kars	42	463	2,160	380	1,406	4,061	....	44.2	....	44.2	....
Kenmore	23	656	1,021	....	2,073	3,654	....	80.6	....	80.6	....
Kinburn	29	857	2,920	1,000	....	4,027	455	73.7	8.3	82.0	1,821
Kinmount	23	51	67	705	962	4,748	....	96.0	....	96.0	....
Lafontaine	35	....	....	....	....	2,014	....	81.1	....	81.1	....
Lambeth	43	391	2,213	....	2,507	4,723	....	54.9	....	54.9	....
Lanark	51	973	1,232	....	1,850	3,915	....	38.5	....	38.5	....
Lansdowne	39	542	2,798	....	1,571	1,303	....	33.1	....	33.1	....
Laurel	6	215	....	600	598	2,168	....	177.5	....	177.5	....
Lefroy	31	844	3,293	500	1,153	4,669	769	72.6	11.9	84.5	5,953
Lion's Head	24	694	1,444	....	2,706	2,819	682	58.9	14.3	73.2	4,108
Little Britain	24	555	2,918	1,000	2,822	4,435	1,805	93.6	38.1	131.7	7,222
Lobo	40	670	2,998	....	807	4,910	....	61.9	....	61.9	....
Long Branch	198	3,634	4,165	....	21,249	22,237	4,172	57.3	11.5	68.8	38,545
Lynden	28	720	....	840	2,944	4,786	963	88.1	17.3	105.4	8,670
Lyndhurst	51	1,809	4,405	1,200	1,765	6,323	867	62.9	8.6	71.5	7,347
Malakoff	11	353	1,026	506	825	2,745	....	111.7	....	111.7	....
Mallorytown	37	790	2,543	....	1,443	4,635	....	63.2	....	63.2	....
Manotick	39	1,100	4,270	512	1,946	6,572	847	77.5	10.0	87.5	10,156
Melbourne	16	570	2,297	500	1,107	4,142	....	130.0	....	130.0	....
Merlin	53	481	4,195	700	1,520	6,885	....	66.6	....	66.6	....
Merrickville	38	860	1,015	....	2,867	4,242	533	56.3	7.1	63.4	4,323
Metcalfe	39	1,073	1,455	750	1,305	4,370	....	56.2	....	56.2	....
Millbrook	41	854	4,221	....	3,066	6,076	2,064	75.4	25.6	101.0	11,350
Milverton	51	1,155	4,844	....	6,617	10,112	1,805	100.0	17.8	117.8	7,839
Minden	28	3,014	215	100	1,835	4,283	699	76.4	12.1	88.5	5,698
Minesing	20	333	1,464	500	739	2,750	....	65.6	....	65.6	....
Mount Albert	35	726	2,611	1,000	3,245	4,200	1,864	60.4	26.7	87.1	15,092
Mount Brydges	48	772	2,153	500	1,760	4,270	....	47.6	....	47.6	....
Mount Elgin	41	616	3,096	500	4,224	4,565	1,118	55.3	13.5	68.8	3,017
Mount Pleasant	25	512	1,175	500	4,226	4,394	1,828	89.4	37.2	126.6	6,443
Navan	25	984	1,881	500	2,716	4,500	....	92.9	....	92.9	....

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
New Dundee	23	589	2,305	....	2,236	4,135	1,003	93.1	23.2	115.3	3,557
New Hamburg	67	1,033	2,136	....	7,513	10,703		82.0		82.0	
North Augusta	93	665	2,258	......	575	3,846		73.1		73.1	
North Gower	31	659	1,287	477	2,512	3,754		60.8		60.8	
Odessa	40	965	1,637	1,000	900	4,251		53.2		53.2	
Oil Springs	23	843	1,785	......	1,232	3,861		83.2		83.2	
Orono	45	922	4,328	1,400	1,232	7,092	1,138	80.4	12.9	93.3	3,171
Otterville	29	728	1,026	500	3,260	3,914	1,147	68.8	20.1	88.9	3,105
Paincourt	36	1,085	1,399		3,499	4,271		60.5		60.5	
Paisley	56	939	3,740		2,847	7,503		67.9		67.9	
Pakenham	35	756	1,366	1,000	2,151	4,618		69.4		69.4	
Pelee Island	14	2,161		800	750	3,492		124.0		124.0	
Pelham	107	2,662	10,002	1,400	3,704	14,645	5,535	68.8	25.9	94.7	7,102
Pickering	40	882	1,925		1,926	4,260	378	56.0	5.0	61.0	2,031
Plattsville	30	667	3,863	700	2,012	6,496		110.0		110.0	
Port Burwell	19	697	1,500	1,000	2,305	3,884	1,305	110.5	37.2	147.7	5,205
Port McNicoll	29	636	176		4,849	4,519	264	79.5	4.7	84.2	2,697
Princeton	27	478	2,005	500	2,100	4,600		85.0		85.0	
Richmond	47	1,115	3,372		2,629	6,707	1,129	70.8	11.9	82.7	9,920
Ripley	39	794	3,420		2,755	7,133		96.4		96.4	
Riverside	130	....	2,000		1,600	6,625		65.2		65.2	
Rockwood	25	814	1,169	500	1,498	3,770	619	76.7	12.6	89.3	[illegible]
Rodney	51	1,049	2,204	1,560	2,612	6,699	412	66.8	4.1	70.9	
Russell	46	1,399	1,578		2,700	6,760		72.2		72.2	
St. George	39	586	....	700	5,889	7,003	1,626	91.2	21.2	112.4	13,500
Schomberg	26	1,003	2,983	500	2,021	5,242	1,210	101.5	23.5	125.0	7,477
Scotland	21	423	1,421	500	1,499	4,040		99.6		99.6	
Seeley's Bay	42	946	2,078	850	963	4,048	965	49.2	11.7	60.9	[illegible]
Selkirk	40	653	2,409		1,017	4,128		54.0		54.0	
Severn Bridge	17	2,536	1,344	1,000	374	4,006	374	117.8	10.9	128.7	2,767
Singhampton	17	513	1,223	750	218	2,631	218	77.2	6.4	83.6	2,179
Southampton	53	2,261	784		6,757	9,584	999	91.5	9.8	101.3	7,188
South Mountain	51	2,376	3,268	1,200	773	7,770	773	76.7	7.6	84.3	8,163
Sparta	18	553	1,161		1,450	4,167		115.1		115.1	
Spencerville	60	1,839	1,806	1,200	1,565	5,847		49.9		49.9	

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
In Counties		$	$	$	$	$	$				$
Springfield	21	663	2,068	....	5,134	4,947	1,799	102.9	37.4	140.3	4,809
Stayner	65	583	3,574	....	3,605	6,973	2,305	55.6	18.4	71.0	14,601
Stella	19	290	....	....	2,359	2,861	....	76.8	....	76.8	....
Stevensville	35	1,619	1,014	....	4,959	7 042	2 006	102.0	29.0	131.0	8,024
Sunderland	26	590	1,380	....	1 911	4,290	....	83.6	....	83.6	....
Sutton West	93	1,179	3,164	....	7,231	9,327	3,234	49.8	17.3	67.1	33,833
Tamworth	52	1,048	2,756	....	2,820	6,934	....	67.2	....	67.2	....
Tara	47	621	2,586	....	2,349	5,128	....	54.7	....	54 7	....
Tavistock	39	514	786	....	3,648	5,205	....	67.8	....	67.8	....
Teeswater	57	1,650	2,986	....	3,043	8,751	....	77.6	....	77.6	....
Thamesford	45	579	3,417	500	1,556	4,849	1,311	54.5	14.9	69.4	2,430
Thamesville	50	940	2,623	....	4,105	7,130	....	71.0	....	71.0	....
Thedford	27	682	1,678	....	3,462	3,820	1,362	72.4	25.8	98.2	3,135
Thorndale	26	190	2,032	1,000	701	4,197	....	83 2	....	83.2	....
Thornton	18	490	2,507	1,079	1,235	4,048	651	117.2	18.9	136.1	6,986
Tiverton	24	554	1,488	....	1,165	3,273	....	69.1	....	69.1	....
Tottenham	11	894	1,577	....	1,791	4,190	....	51.3	....	51.3	....
Wales	35	643	2,006	425	648	4,197	....	59.6	....	59.6	....
Warkworth	32	1,727	2,716	....	2,635	6,742	526	107.2	8.1	115.6	2,938
Wellesley	11	297	238	800	1,911	2,774	....	124.5	....	121.5	....
Wellington	74	1,424	1,917	....	8,959	9,265	3,303	66.3	23.6	89 9	22,993
West Lorne	58	657	1,150	....	2,121	4,104	....	35.8	....	35.8	....
Westmeath	10	438	412	750	1,807	3,160	....	159.9	....	159.9	....
Westport (Pub.)	30	811	1,933	....	1,682	4,183	....	71.1	....	71.1	....
Westport (R.C.)	43	984	913	....	1,222	3,669	....	44.3	....	44.3	....
Wheatley	65	1,438	3,988	....	3,897	9,563	....	34 0	....	34.0	....
Wolfe Island	11	1,007	131	....	400	1,771	....	84.3	....	84.3	....
Woodville	35	892	2,964	....	2,429	4,693	1,569	69.6	23.2	92.8	10,563
Wooler	20	1,150	1,284	....	1,959	4,747	....	116.5	....	116.5	....
Wroxeter	31	432	2,430	....	1,582	4,132	....	66.1	....	66 1	....
Wyoming	31	723	1,464	....	2,000	3,737	....	61.6	....	61.6	....
Totals and Averages	7,261	150,102	369,370	58,841	526,644	972,238	117,486	71.4	8.6	90 0	803,841

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts: Legislative Grants: Ordinary	Major Sources of Receipts: Legislative Grants: District	Major Sources of Receipts: County Grant	Major Sources of Receipts: Township Grant	Major Sources of Receipts: School District Levy (B)	Disbursements: Current	Disbursements: Capital (C)	Cost per Pupil-Day (in cents): Current	Cost per Pupil-Day (in cents): Capital	Cost per Pupil-Day (in cents): Total	Debenture Indebtedness (D)
In Districts		$	$	$	$	$	$	$				$
Blind River	47	1,138	280	....	....	5,803	6,831	927	71.7	10.1	81.8	19,000
Bruce Mines	38	....	....	....	....	4,829	4,781	908	63.6	12.1	75.7	3,330
Burk's Falls	82	966	2,314	....	....	4,325	5,954	....	36.6		36.6	
Coniston	63	938	....	....	....	7,500	8,709	....	70.8		70.8	
Emo	31	1,040	580	....	450	1,970	3,951	....	63.3		63.3	
Espanola	59	937	525	....	....	4,392	5,635	....	48.2		48.2	
Fraserdale	8	368	....	....	....	1,697	2,887	....	187.3		187.3	
Hornepayne	33	1,213	....	....	....	6,262	5,705	1,583	89.0	24.7	113.7	14,216
Little Current	28	1,347	....	....	....	4,900	4,586	....	82.9		82.9	
MacTier	21	1,186	....	....	....	3,400	4,623	....	111.7		111.7	
Manitowaning	18	1,089	....	....	200	1,300	2,454	....	67.9		67.9	
Massey	32	738	....	....	....	1,926	3,002	....	50.9		50.9	
Milford Bay	9	616	....	....	250	3,640	3,990	....	212.8		212.8	
Mindemoya	31	932	1,811	....	250	2,171	3,721	674	60.8	10.9	71.7	3,613
Nipigon	19	590	....	....	272	1,309	5,191		142.5		142.5	
Port Carling	31	571	2,161	....	....	3,170	4,800	610	72.2	9.2	81.4	
Powassan	73	935	1,125	....	....	1,533	4,360	1,308	30.4	9.1	39.5	
Red Lake	11	....	....	....	....	576	1,195		144.5		144.5	
Schreiber	32	2,357	....	....	....	9,752	8,668	2,752	135.5	13.1	178.6	22,272
Sioux Lookout	75	1,244	....	....	....	7,255	8,619		58.1		58.1	
Smooth Rock Falls	46	2,471	1,715	....	....	11,567	16,412		182.0		182.0	
South River	36	774	....	....	229	2,920	3,036		15.0		15.0	
Sprucedale	11	687	....	....	....	1,800	2,514		115.1		115.1	
Sundridge	26	1,268	419	....	....	2,728	3,808	141	74.4	8.6	83.0	5,589
White River	11	202	....	....	....	2,579	2,873	....	129.9		129.9	
Totals and Averages	871	23,607	13,930	....	1,642	105,308	128,311	9,203	75.4	5.4	80.8	68,050
Grand Totals and Averages	8,075	173,709	13,930	369,370	60,483	631,952	1,100,549	126,689	72.0	8.3	80.3	871,891

A Average daily attendance for the calendar year.
B Includes levy for debenture payments.
C Payments on debenture debt
D In some cases this may include Public School

THE COLLEGIATE INSTITUTES AND HIGH SCHOOLS

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

COLLEGIATE INSTITUTES	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties														
Barrie	438	197	241	369	94	165	92	105	47	29	282	6	150	....
Belleville	501	230	271	427	96	171	84	99	75	72	377	103	21	....
Brantford	686	320	366	607	94	216	150	115	109	96	554	....	131	1
Brockville	383	207	176	352	95	122	96	69	57	39	304	....	79	....
Chatham	546	273	273	496	95	149	147	101	89	60	407	1	138	....
Clinton	121	50	71	109	95	26	26	30	21	18	49	1	71	....
Cobourg	374	149	225	319	92	127	86	86	51	24	230	....	144	....
Collingwood	272	101	171	249	97	90	70	61	35	16	207	....	65	....
Cornwall	561	228	333	512	96	268	120	83	63	27	383	14	162	2
Galt	339	136	203	307	93	108	74	57	53	47	273	64	2	....
Goderich	234	89	145	199	92	82	52	46	39	15	144	....	90	....
Guelph	538	286	252	193	92	160	113	119	90	56	446	1	91	....
Hamilton—Central	709	348	361	638	94	226	152	140	107	84	680	29	....	....
Delta	786	388	398	728	91	254	193	130	126	83	768	....	18	....
Westdale	703	304	399	628	94	185	151	154	125	88	646	3	54	....
Ingersoll	190	93	97	162	93	53	37	55	24	21	147	5	38	....
Kingston	637	319	318	622	94	230	142	78	95	92	532	....	105	....
Kitchener-Waterloo	576	278	298	522	94	....	181	121	147	127	525	....	51	....
Lindsay	464	191	273	418	95	123	117	85	78	61	324	8	132	....
London—Central	717	335	382	705	94	189	142	161	136	89	596	5	116	....
Sir A. Beck	529	272	257	495	95	159	120	110	79	61	432	3	94	....
South	628	307	321	615	94	164	139	129	117	79	521	2	105	....
Morrisburg	161	48	113	142	93	38	43	34	19	27	76	2	83	....
Napanee	207	81	126	175	92	65	36	38	33	35	112	2	93	....
Niagara Falls	289	135	154	258	93	65	79	61	56	28	287	....	....	2
Orillia	441	195	246	375	93	170	115	73	43	40	330	1	102	8
Oshawa	579	299	280	527	94	240	121	99	78	41	464	....	115	....
Ottawa—Glebe	1,326	610	716	1,214	94	344	295	260	210	217	1,306	....	6	14
Lisgar	1,035	455	580	953	88	262	254	176	191	152	889	....	140	6
Owen Sound	339	155	184	306	94	84	69	79	55	52	262	3	74	....
Pembroke	189	88	101	164	94	49	44	40	36	20	148	3	38	....
Perth	304	139	165	280	95	75	73	66	49	41	169	....	135	....
Peterborough	606	254	352	559	95	237	141	86	73	69	448	....	157	1
Picton	189	85	104	166	95	80	42	26	22	19	90	2	97	....

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

COLLEGIATE INSTITUTES	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties														
Renfrew	275	145	130	248	95	81	62	70	34	28	177		98	
St. Catharines	695	346	349	642	94	185	197	148	101	64	573	4	118	
St. Mary's	272	117	155	239	95	93	67	71	25	16	130		142	
St. Thomas	508	238	270	486	91	142	130	85	70	81	351		157	
Sarnia	559	222	337	484	92	202	109	131	77	40	401		157	1
Scarborough	329	183	146	324	93	103	69	75	43	39	307		4	18
Smith's Falls	364	147	217	328	95	117	78	72	56	41	264	5	95	
Stamford	421	177	244	353	95	158	83	82	60	38	292	56	73	
Stratford	545	268	277	546	94	163	141	92	81	68	448		90	7
Strathroy	213	81	132	175	93	68	56	45	27	17	121		92	
Toronto—Bloor	482	260	222	423	94	140	113	89	68	72	481			1
Harbord	1,203	790	413	1,077	95	306	281	238	222	156	1,198			5
Humberside	1,239	651	588	1,123	93	290	253	243	246	207	1,147	19		73
Jarvis	978	507	471	854	93	237	212	231	157	141	926	49		3
Lawrence Park	1,215	570	645	1,069	93	305	278	246	214	172	1,207			8
Malvern	1,101	583	518	993	93	259	236	238	214	154	1 096			5
North	1,294	636	658	1,156	93	290	298	304	231	171	1 249			45
Oakwood	1,016	528	488	898	93	239	208	229	203	137	943	2	3	68
Parkdale	756	374	382	683	93	182	185	137	127	125	752			4
Riverdale	863	450	413	780	94	236	223	161	131	112	855	8		
Vankleek Hill	125	46	79	110	95	51	28	19	11	16	39	85		1
Weston	388	188	200	314	94	119	106	65	56	12	189	21	178	
Windsor—Kennedy	759	328	431	744	95	270	205	133	94	57	629		130	
Patterson	644	294	350	593	96	226	163	128	72	55	630		14	
Sandwich	427	181	246	377	95	161	111	43	84	28	393		34	
Walkerville	926	394	532	813	95	301	217	210	125	73	826	44	56	
Woodstock	348	172	176	311	94	107	74	69	62	36	228	4	116	
York—Memorial	553	280	273	479	93	282	107	75	51	38	553			
Runnymede	626	338	288	583	93	205	149	120	78	74	624			2
Vaughan Road	1,134	558	576	996	93	452	232	208	153	89	1,039		92	3
York East	803	512	291	654	87	329	138	159	95	82	800	3		
York North	421	215	206	369	93	177	98	68	50	28	299		122	
Totals	38,079	18,424	19,655	31,375	94	11,152	8,703	7,456	5,946	4,522	32 575	558	4 668	278

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

COLLEGIATE INSTITUTES	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Districts														
Fort William	595	273	322	524	94	183	169	119	71	53	517	78	....	....
Kirkland Lake	367	165	202	327	95	133	84	62	47	11	337	30	....	....
North Bay	492	218	274	437	94	186	94	95	74	43	116	4	57	15
Port Arthur	306	140	166	236	89	....	95	98	72	41	289	2	2	13
Sault Ste. Marie	655	308	347	580	91	222	116	134	78	75	566	7	81	1
Totals	2,415	1,104	1,311	2,101	91	724	588	508	342	253	2,125	121	140	29
All Collegiate Institutes	40,494	19,528	20,966	36,179	91	12,176	9,291	7,964	6,288	1,775	34,700	679	1,808	307
HIGH SCHOOLS *In Counties*														
Alexandria	116	40	76	101	95	45	28	25	8	10	114	....	2	....
Alliston	155	54	101	150	92	47	41	28	23	16	67	1	87	....
Almonte	140	54	86	124	96	40	24	33	22	21	96	1	40	....
Amherstburg	144	61	83	124	93	44	22	37	23	18	62	....	82	....
Arnprior	198	81	119	181	93	77	42	25	32	22	140	3	55	....
Arthur	117	44	73	102	95	31	30	17	21	18	42	....	75	....
Athens	159	69	90	135	93	45	43	26	21	24	26	2	129	2
Aurora	236	109	127	221	95	80	62	56	23	20	108	....	128	....
Avonmore	51	24	27	43	95	7	13	16	9	6	40	....	11	....
Aylmer	183	86	97	160	95	53	54	31	23	22	67	....	116	....
Beamsville	152	63	89	140	95	53	33	38	16	12	46	....	106	....
Blenheim	198	74	124	181	96	63	43	48	25	19	80	....	118	....
Bowmanville	261	125	136	233	95	87	63	61	24	26	162	....	99	....
Bradford	105	59	46	94	95	29	26	19	20	11	40	....	65	....
Brampton	295	129	166	264	92	91	89	44	34	37	161	....	134	....
Brighton	92	44	48	82	95	24	22	17	17	12	62	....	30	....
Burford	67	27	40	57	94	25	16	12	8	6	65	2	....	....
Burlington	269	124	145	248	92	82	78	59	26	24	161	4	104	....
Caledonia	136	58	78	135	96	47	32	21	20	16	50	....	86	....
Campbellford	152	62	90	138	94	50	36	23	28	15	81	....	71	....
Carleton Place	275	107	168	250	96	78	87	48	39	23	184	....	91	....
Cayuga	93	41	52	87	95	44	18	15	12	4	33	....	60	....
Chesley	117	47	70	106	95	41	35	16	6	19	77	1	39	....
Chesterville	122	52	70	107	93	46	28	24	13	11	40	....	82	....
Colborne	69	29	40	69	91	23	8	16	10	12	34	1	34	....
Delhi	164	74	90	140	92	43	55	30	18	18	90	....	14	....

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties														
Deseronto	64	21	43	55	90	25	16	10	6	7	39		25	
Dundalk	99	43	56	80	89	30	30	18	12	9	29	6	61	3
Dundas	200	80	120	171	92	88	51	34	17	10	160		40	
Dunnville	213	87	126	184	95	75	61	32	33	12	121		92	
Durham	91	35	56	77	94	36	27	13	12	3	41		50	
Dutton	101	37	64	84	90	26	30	22	16	7	36	2	63	
Elmira	177	78	99	163	97	54	42	30	37	14	100		77	
Elora	65	23	42	62	96	17	18	16	7	7	32		33	
Embrun	67	40	27	61	97	25	18	12	12		45		19	3
Essex	281	124	157	245	93	110	65	45	37	24	96		185	
Etobicoke*	447	217	230	398	93	137	105	57	85	63	439	2	6	
Exeter	183	71	112	162	95	52	45	51	21	14	73	3	107	
Fergus	199	80	119	188	96	63	52	38	26	20	137		62	
Finch	76	25	51	67	93	18	21	17	10	10	11	1	64	
Flesherton	76	36	40	64	93	24	19	14	8	11	63	2	11	
Forest	138	65	73	120	93	44	23	28	24	19	50		88	
Fort Erie	206	97	109	177	96	75	42	40	36	13	179		27	
Gananoque	175	79	96	156	93	53	46	46	18	12	126		49	
Georgetown	117	52	65	100	85	46	23	21	16	11	71		46	
Glencoe	129	62	67	116	93	32	23	26	28	20	39	6	84	
Grimsby	143	75	68	129	95	54	31	22	21	15	79		64	
Hagersville	129	53	76	107	94	46	22	36	11	14	65	3	55	6
Hanover	185	95	90	160	91	51	44	43	29	18	134		51	
Harriston	72	22	50	63	94	22	21	13	7	9	48	1	23	
Harrow	162	72	90	143	93	46	49	44	18	5	157		5	
Havelock	67	31	36	56	91	21	16	12	11	7	48		19	
Hawkesbury (Eng.)	57	28	29	50	96	13	10	15	10	9	32		18	7
Hawkesbury (Fr.)	109	43	66	110	97	45	26	20	18		96		10	3
Iroquois	84	40	44	75	95	24	16	19	10	15	84			
Kemptville	93	34	59	80	92	25	24	21	13	10	41	2	50	
Kincardine	141	57	84	121	94	53	18	38	17	15	83		58	
Kingsville	159	74	85	135	92	55	46	31	16	11	94		65	
Lakefield	107	46	61	91	92	29	25	26	12	15	58		49	
Leamington	366	166	200	339	95	153	87	59	42	25	192	1	173	
Listowel	199	80	119	176	95	61	48	37	28	25	97	1	101	
Lucan	85	33	52	75	94	35	16	14	10	10	25		60	
Lucknow	85	35	50	71	93	27	25	16	11	6	34		51	

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties														
Madoc	120	40	80	112	94	35	32	22	14	17	41	....	79	....
Markdale	74	23	51	71	96	25	15	16	10	8	24	....	50	....
Markham	157	64	93	144	93	55	45	22	13	22	49	....	108	....
Marmora	75	28	47	77	93	26	15	17	11	6	37	3	35	....
Maxville	107	49	58	90	92	32	23	24	21	7	25	82	....	....
Meaford	150	66	84	133	92	48	45	16	14	27	92	....	58	....
Merritton	169	75	94	151	93	42	57	41	13	16	123	46	....	....
Midland	243	106	137	212	94	76	55	59	25	28	186	20	37	....
Milton	134	60	74	122	93	60	33	15	11	15	57	....	77	....
Mimico	751	322	429	676	95	287	222	129	77	36	349	1	401	....
Mitchell	211	93	118	202	94	75	48	52	24	12	96	....	115	....
Morewood	50	24	26	43	96	11	9	11	13	6	24	....	26	....
Mount Forest	129	56	73	111	96	52	22	28	13	14	73	....	24	32
Nepean	516	199	317	459	95	149	141	100	77	49	472	....	43	1
Newburgh	68	19	49	67	94	25	14	11	10	8	15	....	53	....
Newcastle	33	13	20	31	96	13	10	5	5	....	19	....	14	....
Newmarket	286	120	166	256	96	81	80	66	37	22	152	....	134	....
Niagara	78	34	44	65	93	23	29	16	7	3	39	....	39	....
Norwich	81	31	50	71	95	23	20	13	13	12	36	7	37	1
Norwood	88	29	59	86	93	32	18	13	12	13	26	....	62	....
Oakville	280	117	163	274	92	83	60	53	49	35	175	....	105	....
Omemee	38	16	22	38	92	16	10	7	5	....	22	....	16	....
Orangeville	177	68	109	159	95	50	40	33	40	14	88	....	89	....
Palmerston	157	53	104	140	96	44	47	19	17	30	79	....	78	....
Paris	210	85	125	185	93	61	51	42	31	25	144	51	15	....
Parkhill	86	33	53	84	97	24	14	24	12	12	41	....	45	....
Penetanguishene	134	56	78	114	91	51	38	24	21	....	123	....	7	4
Petrolia	197	82	115	173	94	70	44	32	24	27	107	3	87	....
Plantagenet	115	44	71	106	95	29	31	22	17	16	80	....	35	....
Port Colborne	413	165	248	377	94	165	97	77	43	31	250	....	163	....
Port Credit	426	185	241	359	90	142	106	79	62	37	101	321	4	....
Port Dover	85	37	48	65	91	37	25	12	11	5	58	....	27	....
Port Elgin	80	29	51	83	95	21	24	14	10	11	45	....	35	....
Port Hope	246	114	132	228	93	71	69	48	34	24	153	....	93	....
Port Perry	114	53	61	93	96	50	22	15	19	8	52	....	62	....
Port Rowan	35	14	21	29	91	16	5	10	4	....	20	....	15	....
Prescott	133	67	66	121	95	44	33	24	20	12	107	....	26	....

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREA, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Counties														
Preston	201	90	111	173	94	35	46	50	38	32	142	57	1	1
Richmond Hill	171	101	70	138	92	62	51	25	19	14	54		117	
Ridgetown	115	43	72	107	95	26	27	21	20	21	49	2	64	
Ridgeway	106	49	57	96	94	34	26	17	19	10	80		26	
Rockland	77	29	48	64	95	28	24	13	11	1	63		14	
Saltfleet	214	96	118	139	94	84	63	38	18	11	176	36	1	1
Seaforth	107	44	63	96	94	25	37	17	20	8	68		39	
Shelburne	106	38	68	95	94	25	24	27	12	18	32		74	
Simcoe	333	130	203	329	95	72	75	60	79	47	183	34	116	
Smithville	93	33	60	81	93	40	24	8	9	12	42		51	
Stirling	114	62	52	102	96	39	30	13	13	19	47		67	
Stouffville	124	51	73	110	96	58	21	19	17	9	45	1	78	
Streetsville	48	22	26	43	93	17	10	7	10	4	15		33	
Sydenham	134	73	61	117	95	41	32	24	21	16	131		3	
Thornbury	108	40	68	95	93	37	27	15	14	15	34		74	
Thorold	230	115	115	203	93	70	69	46	29	16	190		40	
Tilbury	88	28	60	73	91	29	25	21	9	4	49		39	
Tillsonburg	287	114	173	253	95	99	62	46	41	39	133	2	152	
Trenton	270	120	150	234	94	89	72	43	28	38	213		57	
Tweed	140	53	87	117	94	38	34	38	16	14	75	1	64	
Uxbridge	128	57	71	121	92	38	37	25	15	13	50		78	
Vienna	22	5	17	18	89	9	7	6			5		17	
Walkerton	141	59	82	125	96	33	34	33	21	20	73		68	
Wallaceburg	207	80	127	181	93	83	45	38	21	20	148		59	
Wardsville	44	13	31	36	89	13	17	10	4		17		27	
Waterdown	130	55	75	112	94	50	32	19	12	17	117		10	3
Waterford	142	61	81	125	94	47	41	22	15	17	140		2	
Watford	97	55	42	86	94	32	27	19	11	8	32		65	
Welland	332	152	180	208	95	104	71	75	52	30	220		112	
Whitby	248	95	153	212	93	68	55	56	43	26	146	3	99	
Wiarton	101	36	65	89	93	34	26	15	12	14	60	2	39	
Williamstown	84	36	48	73	92	16	20	26	11	11	84			
Winchester	119	50	69	106	95	45	24	20	17	13	39		80	
Wingham	167	59	108	146	95	58	34	32	26	17	74		93	
Totals	20,887	8,886	12,001	18,500	94	6,810	5,204	3,971	2,808	2,094	11,988	716	8,075	108

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
In Districts														
Bracebridge	188	85	103	160	93	66	39	35	25	23	97	8	82	1
Capreol	93	41	52	87	95	14	18	15	12	4	33	......	60	......
Chapleau	92	33	59	83	99	33	24	16	10	9	88	......	......	4
Cobalt	132	57	75	112	95	18	34	17	19	14	94	6	31	1
Cochrane	127	57	70	119	94	13	39	18	17	10	113	......	14	......
Copper Cliff	171	76	95	154	95	68	45	28	21	9	157	2	12	......
Dryden	125	59	66	114	96	17	31	23	18	6	77	......	48	......
Englehart	109	46	63	81	91	33	24	29	17	6	89	......	20	......
Fort Frances	235	121	114	191	94	95	53	34	36	17	172	2	61	......
Geraldton	66	35	31	57	93	27	17	17	4	1	47	......	19	......
Gore Bay	60	29	31	50	92	19	13	14	9	5	41	......	18	1
Gravenhurst	115	48	67	97	92	32	30	24	20	9	74	......	41	......
Haileybury	75	37	38	68	93	23	27	14	11	......	58	......	15	2
Hearst	54	24	30	45	91	29	15	5	5	......	26	......	25	3
Huntsville	182	77	105	159	95	65	46	32	28	11	122	......	60	......
Iroquois Falls	155	74	81	136	97	51	50	28	14	12	71	......	84	......
Kapuskasing	217	96	121	202	97	81	61	32	24	19	201	3	13	......
Keewatin	91	33	58	77	90	30	29	19	13	......	91	......	......	......
Kenora	402	182	220	344	94	147	97	83	46	29	366	6	30	......
Mattawa	50	18	32	45	97	24	13	11	2	......	37	13	......	......
New Liskeard	231	89	142	184	88	75	55	49	32	20	162	6	62	1
Parry Sound	223	90	133	194	92	82	54	32	29	26	167	1	55	......
Rainy River	70	24	46	59	91	18	24	18	10	......	50	......	20	......
Schumacher	148	63	85	141	97	67	32	20	17	12	135	......	......	13
South Porcupine	150	60	90	143	97	55	28	34	25	8	120	......	30	......
Sturgeon Falls	177	71	106	151	96	58	54	38	16	11	136	......	39	2
Sudbury	303	137	166	266	94	......	80	91	84	48	236	5	62	......
Thessalon	38	9	29	35	86	13	12	7	6	......	27	......	11	......
Timmins	581	272	309	518	95	242	127	83	69	60	553	12	15	1
Totals	4,660	2,043	2,617	4,075	94	1,615	1,171	866	638	369	3,640	64	927	29
Totals—All High Schools	25,547	10,929	14,618	22,575	94	8,425	6,375	4,837	3,417	2,463	15,628	780	9,002	137
Grand Totals	66,041	30,457	35,584	59,054	93	20,601	15,666	12,801	9,735	7 238	50,328	1,459	13,810	411

TABLE 27—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX	Boys	4	123	1,464	3,639	2,992	1,055	161	22	3			9,463	20,601
	Girls	7	114	2,124	4,791	3,050	871	139	10	2			11,138	
GRADE X	Boys	1	3	115	1,431	3,081	2,011	603	93	13			7,351	15,666
	Girls	....	5	196	2,130	3,506	1,914	477	81	1	1	1	8,315	
GRADE XI	Boys	......	......	5	156	1,411	2,438	1,352	341	43	7	3	5,756	12,801
	Girls	......	......	7	216	1,965	3,106	1,348	338	57	5	3	7,045	
GRADE XII	Boys	......	......	......	15	130	1,155	1,866	937	209	28	9	4,349	9,735
	Girls	......	......	......	6	221	1,693	2,278	875	233	61	19	5,386	
GRADE XIII	Boys	......	......	......	......	8	131	1,019	1,502	705	121	52	3,538	7,248
	Girls	......	......	......	......	17	203	1,275	1,560	512	101	32	3,700	
TOTALS BY SEXES	Boys	5	126	1,584	5,241	7,622	6,790	5,001	2,895	973	156	64	30,457	
	Girls	7	119	2,327	7,143	8,759	7,787	5,517	2,864	808	168	55	35,584	
GRAND TOTALS		12	275	3,911	12,384	16,381	14,577	10,518	5,759	1,781	324	119	66,041	

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Barrie	400	5,195	13,731	41,841	48,608	13,921	61.6	17.6	79.2	42,388
Belleville	630	3,164	14,190	59,796	55,617	16,878	65.8	20.0	85.8	125,000
Brantford	570	1 623	9,505	55,012	61,286	4,334	54.6	3.9	58.5	27,000
Brockville	360	6,136	8,865	52,779	46,195	22,079	66.1	31.6	97.7	113,458
Chatham	477	3,027	17,302	72,596	58,453	29,308	60.0	30.0	90.0	158,765
Clinton	128	3,659	9,281	8,852	16,265	5,833	66.8	24.0	90.8	86,000
Cobourg	317	5,332	11,988	23,651	34,507	5,051	55.3	8.1	63.4	50,388
Collingwood	233	5,085	6,098	26,944	29,634	8,587	65.3	18.9	84.2	76,865
Cornwall	512	2,139	18,552	35,661	51,921	7,775	51.6	7.2	58.8	91,611
Galt	300	1,445	7,160	36,171	40,137	4,764	68.0	8.1	76.1	6,139
Goderich	201	3,682	9,838	16,838	26,415	5,538	66.7	13.0	79.7	38,497
Guelph	90	2,104	12,024	42,585	54,783	1,316	63.7	15.1	78.8	....
Hamilton (3)	1,955	6,407	....	357,406	291,982	95,200	76.5	24.9	101.4	58,694
Ingersoll	162	5,271	6,285	21,138	27,140	....	81.4	....	81.4	....
Kingston	624	5,110	13,135	61,195	74,518	4,957	60.7	4.0	64.7	46,000
Kitchener-Waterloo	486	1,612	5,400	54,498	53,706	10,730	50.0	11.3	61.3	72,878
Lindsay	406	6,370	10,541	26,900	40,475	4,472	50.6	5.6	65.2	31,093
London	1,801	11,685	40,266	279,720	296,735	55,215	83.0	15.5	98.5	272,700
Morrisburg	142	3,071	7,618	9,740	15,024	3,903	53.6	13.9	67.5	40,704
Napanee	188	3,265	11,086	12,452	22,368	3,711	61.0	10.1	71.1	26,486
Niagara Falls	288	1,835	555	59,747	49,432	8,701	87.0	15.3	102.3	74,160
Orillia	371	4,176	8,792	28,686	38,159	4,411	53.0	6.1	59.1	38,545
Oshawa	508	2,288	14,108	81,394	74,899	29,186	75.2	29.3	104.5	82,642
Ottawa (2)	2,125	7,058	15,602	334,313	308,032	55,161	74.4	13.3	87.7	372,827
Owen Sound	308	2,058	8,295	31,828	43,768	....	71.8	....	71.8	....
Pembroke	456	1,680	4,971	22,473	23,460	8,873	77.8	29.4	107.2	18,949
Perth	270	4,377	10,150	15,924	28,487	2,687	54.8	5.2	60.0	3,750
Peterborough	823	2,269	18,617	57,259	75,533	81	74.0	.07	74.7	1,200
Picton	154	1,158	5,390	7,627	13,598	....	46.0	....	46.0	....
Renfrew	213	2,371	8,535	22,044	25,698	7,829	62.3	19.0	81.0	74,111
St. Catharines	663	2,675	5,344	73,889	75,955	15,849	61.6	12.9	74.5	105,333
St. Mary's	236	3,883	12,567	16,765	28,563	5,565	62.1	12.1	74.2	35,044
St. Thomas	459	2,827	16,554	42,444	66,129	....	74.4	....	74.4	....
Sarnia	507	2,894	20,323	61,810	76,626	....	80.8	....	80.8	....
Scarborough	335	3,410	2,644	43,260	37,637	11,602	57.4	17.7	75.1	93,871
Smith's Falls	319	6,034	10,801	21,500	40,632	....	64.7	....	64.7	....
Stamford	355	2,306	7,963	33,637	44,946	*7,414	63.3	10.0	73.3	33,534
Stratford	546	5,701	8,255	67,169	64,894	10,800	57.0	9.5	66.5	28,285
Strathroy	179	3,603	10,300	13,532	20,974	7,032	60.0	20.0	80.0	4,280

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy(D)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Toronto (10)	9,056	31,885	....	1,718,011	1,430,119	342,190	81.0	19.3	99.3	2,778,204
Vankleek Hill	112	3,608	6,496	3,500	16,183	.....	73.7	. .	73.7	1,000
Weston	338	5,034	17,375	25,799	43,839	3,354	66.1	5.0	71.1	26,297
Windsor	485	14,115	33,747	414,997	368,893	111,491	62.9	19.0	81.9	n. a
Woodstock	349	4,627	18,532	35,889	48,504	11,500	71.6	17.0	88.6	146,666
York Township (3)	670	26,803	29,073	182,330	227,604	68,731	57.8	17.4	75.2	715,890
York East	701	7,328	510	121,355	86,823	24,934	62.7	18.0	80.7	70,512
York North	365	3,469	12,619	30,649	40,787	9,797	57.0	13.7	60.7	171,070
Totals and Averages	30,876	236,654	541,283	4,866,606	4,720,725	1,050,453	75.4	16.8	92.2	6,442,102
In Districts			E							
Fort William	560	2,579	9,684	102,193	81,652	33,564	74.7	30.7	105.4	455,770
Kirkland Lake	319	2,813	2,934	41,056	38,713	11,112	61.9	17.8	79.7	53,925
North Bay	448	3,834	4,926	45,369	49,843	8,375	56.4	9.5	65.9	33,711
Port Arthur	273	2,429	1,946	42,226	46,368	1,083	86.4	2.0	88.4	2,014
Sault Ste. Marie	512	2,969	14,740	90,390	78,681	23,513	80.5	24.0	104.5	253,450
Totals and Averages	2,112	14,624	21,850	321,234	295,257	77,647	71.7	18.9	90.6	906,706
All Collegiate Institutes	32,988	273,128G	541,283F	5,187,840	5,015,982	1,128,100	75.2	16.9	92.1	7,348,808
High Schools										
In Counties										
Alexandria	141	958	671	10,908	14,217		52.6	10	52.7	
Alliston	137	1,765	5,453	5,300	10,484	1,300	39.0	4.8	43.8	4,000
Almonte	136	1,881	5,275	10,338	12,687	5,583	54.9	24.1	79.0	54,905
Amherstburg	116	2,016	6,720	8,924	16,164	1,494	71.0	6.6	77.6	1,494
Arnprior	127	5,029	8,216	19,296	29,557	4,038	78.2	10.7	88.9	44,702
Arthur	111	2,214	5,396	2,682	12,136		55.6		55.6	
Athens	138	3,445	8,946	3,970	14,088	3,274	51.6	11.9	63.5	19,646
Aurora	213	6,607	10,594	13,288	23,346	7,188	55.9	17.2	73.1	50,022
Avonmore	52	735	1,167	12,000	9,282		91.4		91.4	
Aylmer	162	2,625	13,540	14,022	20,957	6,622	65.7	20.8	86.5	61,545
Beamsville	147	2,608	13,494	7,437	16,404	2,031	68.3	8.4	76.7	4,884
Blenheim	176	1,103	12,524	10,447	20,962	5,618	60.6	16.2	76.8	21,304
Bowmanville	232	30,377	9,198	18,730	25,797	102	60.5	.2	60.7	71,985
Bradford	89	1,786	7,774	6,795	11,128	3,784	63.7	21.7	85.4	28,525

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy(B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Brampton	245	3,167	15,689	17,392	31,505	7,392	64.4	15.1	79.1	45,370
Brighton	82	1,496	2,969	6,308	9,582	1,308	59.4	8.1	67.5	3,398
Burford	60	1,491	....	15,733	12,469	1,056	105.8	34.4	140.2	25,200
Burlington	238	3,893	15,221	13,170	32.453	11,170	69.7	24.0	93.7	96,036
Caledonia	144	5,237	12,165	7,222	17,933	7,222	67.1	27.0	94.1	paid off
Campbellford	127	2,126	9,835	3,997	17,849	8,162	71.7	34.0	105.7	54,805
Carleton Place	262	4,958	6,856	21,257	26,011	298	50.7	.6	51.3	60,219
Cayuga	69	5,741	1,334	9,900	11,353	....	86.3	....	86.3	....
Chesley	105	2,676	5,303	8,915	12,185	4,830	61.4	24.3	85.7	34,974
Chesterville	107	2,412	4,750	....	10,752	923	55.5	4.8	60.3	7,927
Colborne	69	1,888	6,945	2,202	8,088	3,000	60.1	22.3	82.1	....
Delhi	142	1,154	7,970	17,334	17,940	6,684	64.7	24.1	88.8	94,164
Deseronto	56	1,429	2,877	4,400	8,657	....	40.4	....	40.4	....
Dundalk	90	1,810	3,258	2,200	7,917	....	45.0	....	45.0	....
Dundas	175	2,319	6,836	20,825	21,267	9,063	61.9	26.4	88.3	17,037
Dunnville	190	6,638	9,546	16,881	26,632	3,881	71.5	10.4	81.9	51.496
Durham	82	2,624	3,885	5,756	10,579	2,006	65.8	12.4	78.2	7,113
Dutton	89	1,861	7,825	5,568	11,541	3,708	66.8	21.5	88.3	38,487
Elmira	135	3,055	8,613	11,500	18,179	4,164	56.7	13.9	70.6	74,300
Elora	63	1,349	3,157	4,399	9,311	1,121	54.8	9.1	63.9	9.200
Embrun	60	633	2,049	3,415	6,881	....	57.7	....	57.7	....
Essex	229	2,882	9,075	10,212	20,567	2,936	45.6	6.5	52.1	63,552
Exeter	163	2,602	8,355	6,200	16,067	2,592	50.1	8.1	58.2	18,551
Etobicoke	374	5,627	877	54,143	46,641	9,259	64.0	12.7	76.7	82.912
Fergus	190	3,825	7,280	17,867	22,128	6,842	64.9	20.1	85.0	65,171
Finch	69	1,650	5,939	2,511	10,238	....	70.8	....	70.8	....
Flesherton	64	850	463	7,318	9,598	....	76.1	....	76.1	....
Forest	102	3,203	6,279	6,783	13,167	4,333	64.9	21.4	86.3	14,013
Fort Erie	183	3,211	3,363	35,135	31,519	9,542	87.7	26.6	114.3	148,369
Gananoque	163	2,726	4,401	13,889	18,317	....	57.6	....	57.6	....
Georgetown	100	1,603	6,343	7,622	15,050	422	77.5	21.7	99.2	779
Glencoe	116	1,899	6,578	2,323	11,984	....	54.2	.08	54.3	....
Grimsby	126	1,877	6,812	14,099	15,655	7,483	63.5	30.3	93.8	59,871
Hagersville	120	6,006	6,871	8,931	17,342	4,131	74.0	17.6	91.6	23,844
Hanover	162	3,973	7,221	12,191	18,538	4,816	58.3	15.2	73.5	34,018
Harriston	64	1,237	1,999	5,584	8,621	....	68.1	....	68.1	....
Harrow	138	471	159	2,805	12,708	1,605	47.5	6.0	53.5	8,145
Havelock	58	1,698	1,055	3,100	6,362	205	55.2	1.8	54.0	819
Hawkesbury (2)	119	4,947	4,227	16,295	22,583	rental	82.7	....	82.7	....

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy(B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Iroquois	71	2,375	5,474		10,996		75.1		75.1	
Kemptville	83	3,310	6,615	3,562	11,908	1,322	73.9	8.2	82.1	12,796
Kincardine	111	2,673	4,709	5,775	13,967		63.7		63.7	
Kingsville	135	2,140	6,150	8,605	15,672	512	60.2	2.1	62.3	18,488
Lakefield	90	1,913	3,861	4,800	10,903		62.2		62.2	
Leamington	296	3,741	12,677	19,925	32,490	3,149	55.7	5.4	61.1	30,192
Listowel	169	2,439	9,774	7,376	19,278	1,376	56.9	4.1	61.0	5,505
Lucan	72	1,583	6,835	3,250	9,275		65.4		65.4	
Lucknow	76	1,592	4,224	2,972	8,701		57.8		57.8	
Madoc	107	2,663	6,444	4,024	12,256	1,774	58.3	8.5	66.8	18,224
Markdale	71	1,487	4,491	3,000	8,757		62.0		62.0	
Markham	133	3,630	8,045	3,643	15,394		67.8		67.8	
Marmora	77	2,090	3,764	2,356	8,444		60.6		60.6	
Maxville	97	2,053	629	2,522	10,527	1,022	55.1	5.3	60.4	1,647
Meaford	127	3,201	6,623	9,643	15,929	3,143	63.8	12.6	76.4	18,981
Merritton	149	3,995		18,775	20,215	6,072	70.0	21.0	91.0	52,662
Midland	216	2,565	4,628	28,354	33,987	6,491	79.7	11.5	91.2	102,357
Milton	114	1,663	12,186	22,686	17,478	7,187	78.0	32.0	110.0	36,891
Mimico	662	9,897	36,359	37,823	65,966	19,772	50.9	15.2	66.1	162,907
Mitchell	198	2,559	11,152	3,000	18,185		48.1		48.1	
Morewood	47	2,140	1,976	1,152	6,636		70.9		70.9	
Mount Forest	107	1,559	3,632	5,900	10,758		52.3		52.3	
Nepean	424	4,731	4,178	45,269	10,573	15,041	48.8	18.1	66.9	107,465
Newburgh	71	1,649	4,872	1,200	8,013		62.6		62.6	
Newcastle	29	647	2,101	1,976	4,641		81.4		81.4	
Newmarket	258	5,094	15,038	20,600	30,639	7,100	60.9	14.1	75.0	16,000
Niagara	72	2,083	4,158	6,154	10,154	856	71.6	6.1	77.7	2,149
Norwich	71	2,315	6,259	5,418	11,609	2,497	82.9	17.1	100.0	13,748
Norwood	84	1,717	4,399	1,744	8,837		53.3		53.3	
Oakville	265	2,460	10,561	17,875	28,977	3,578	56.1	7.0	63.1	[illegible]
Omemee	33	523	1,128	2,235	4,129		64.5		64.5	
Orangeville	161	2,707	7,425	8,500	18,184		58.3		58.3	
Paris	186	2,028	8,572	17,779	22,267	5,673	61.0	15.3	76.3	12,293
Parkhill	85	1,232	3,603	2,550	7,676		46.0		46.0	
Penetanguishene	110	2,305	557	8,843	9,949		45.9		45.9	
Petrolia	159	5,138	10,438	16,404	21,397	9,646	68.2	30.8	99.0	27,741
Plantagenet	102	983	2,406	5,237	9,750		48.9		48.9	[illegible]
Port Colborne	342	3,168	19,485	46,319	18,860	19,319	72.6	28.7	101.3	96,947
Port Credit	363	4,811	137	14,205	35,336	13,073	49.9	18.4	68.3	112,083
Port Dover	66	922	2,471	4,586	6,361		49.9		49.9	1,155

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Port Elgin	84	3,106	4,559	5,000	12,025	1,300	73.2	7.9	81.1	38,293
Port Hope	209	2,904	8,277	16,635	26,258	4,173	64.1	10.2	74.3	11,363
Port Perry	101	4,299	7,682	6,608	15,639	3,008	78.9	15.2	94.1	23,000
Port Rowan	29	1,760	2,182	1,823	4,410	......	78.8	......	78.8	......
Prescott	124	2,190	2,687	16,433	14,104	6,783	57.8	27.8	85.6	72,506
Preston	188	2,016	121	23,345	24,620	6,473	67.6	17.8	85.4	19,348
Richmond Hill	144	2,757	14,121	8,623	17,790	7,034	64.5	25.5	90.0	55,409
Ridgetown	116	2,511	10,447	9,377	16,726	5,886	73.0	25.7	98.7	71,614
Ridgeway	93	2,291	3,470	19,595	15,881	7,181	86.3	10.7	127.0	74,050
Rockland	64	2,318	1,376	4,936	8,524	......	72.0	......	72.0	......
Saltfleet	191	1,186	109	24,004	21,533	7,461	59.1	20.5	79.6	32,112
Seaforth	102	4,140	6,058	6,550	15,231	2,111	......	......	......	25,528
Shelburne	102	1,903	6,266	4,663	10,739	2,732	53.6	13.7	67.3	25,661
Simcoe	329	1,797	13,355	18,858	28,724	7,662	44.2	11.8	56.0	43,211
Smithville	78	1,016	4,820	6,500	10,252	1,925	67.2	12.6	79.8	1,824
Stirling	100	5,123	6,561	4,485	12,164	1,685	62.0	8.6	70.6	13,933
Streetsville	47	1,567	2,986	2,718	8,050	......	88.2	......	88.2	......
Sydenham	113	905	......	12,127	15,086	......	67.7	......	67.7	......
Thornbury	95	1,426	5,486	2,612	9,532	......	50.6	......	50.6	......
Thorold	214	6,201	4,016	20,442	28,251	4,184	67.2	10.0	77.2	59,921
Tilbury	79	1,439	3,412	5,385	9,861	......	65.0	......	65.0	......
Tillsonburg	238	3,230	11,715	10,408	22,980	2,408	49.2	5.2	54.4	16,742
Trenton	234	2,401	5,121	18,710	21,382	4,232	48.6	9.6	58.2	12,833
Tweed	118	2,677	6,261	3,450	12,939	......	58.8	......	58.8	......
Uxbridge	127	2,589	7,021	8,965	13,515	6,330	54.1	25.3	79.4	65,640
Vienna	17	1,193	474	919	3,732	......	114.1	......	114.1	......
Walkerton	130	2,640	5,290	8,000	15,250	......	60.3	......	60.3	......
Wallaceburg	163	2,940	5,609	12,350	21,435	......	66.9	......	66.9	......
Wardsville	34	615	1,570	1,444	3,748	......	56.6	......	56.6	......
Waterdown	112	1,187	279	15,893	14,993	4,293	68.2	19.5	87.7	38,114
Waterford	122	2,469	9,589	5,558	11,709	3,918	49.4	16.5	65.9	35,540
Watford	82	3,219	7,515	4,500	12,603	3,210	78.2	19.9	98.1	12,839
Welland	289	2,168	18,709	36,886	48,812	7,272	85.8	12.8	98.6	59,116
Whitby	206	4,222	6,451	14,185	22,166	4,135	54.3	10.1	64.4	......
Wiarton	98	2,836	4,117	6,816	12,347	1,615	66.7	87.2	153.9	9,873
Williamstown	70	970	......	11,457	11,924	......	87.3	......	87.3	......
Winchester	128	3,081	6,272	4,409	12,342	809	68.0	4.5	72.5	9,431
Wingham	142	1,999	7,823	6,000	15,553	......	55.9	......	55.9	......
Totals and Averages	18,111	371,105	816,476	1,382,892	2,191,798	111,034	61.9	11.6	73.5	3,313,012

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance [A]	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grants		School District Levy[B]						
		Ordinary	For District Pupils		Current	Capital	Current	Capital	Total	Total (including Arrears)
In Districts		$	$	$	$	$				$
Bracebridge	147	2,536	5,235	13,222	14,518	6,109	50.3	21.2	71.5	52,839
Capreol	76	1,774	997	9,389	9,613	2,086	64.3	14.0	78.3	8,507
Chapleau	84	2,866	490	14,140	13,629	3,440	82.6	20.8	103.4	29,650
Cobalt	110	4,763	2,128	7,028	16,438	[D]	78.3		78.3	18,932
Cochrane	120	3,361	....	18,412	19,457	4,012	83.0	17.1	100.1	14,229
Copper Cliff	148	2,633	4,419	37,382	30,325	12,802	101.1	43.9	148.0	168,146
Dryden	107	1,421	8,671	11,000	12,112		58.0		58.0	
Englehart	96	2,573	....	6,377	9,293		49.6		49.6	
Fort Frances	233	4,886	6,902	31,393	31,613	10,859	76.2	23.9	100.1	13,442
Geraldton	62	653	2,380	9,221	9,179	1,386	75.8	11.4	87.2	2,577
Gore Bay	57	1,571	....	4,700	6,400		59.4		59.4	9,944
Gravenhurst	104	1,732	2,344	7,175	10,781		53.1		53.1	
Haileybury	69	1,926	1,258	5,600	10,928		80.2		80.2	
Hearst	37	1,106	......	5,110	6,123		84.5		84.5	
Huntsville	171	2,227	3,068	11,831	14,053		42.2		42.2	2,971
Iroquois Falls	133	605	10,223	20,621	20,186	8,832	77.7	34.0	111.7	31,055
Kapuskasing	197	2,976	....	35,887	31,334	8,571	80.6	22.1	102.7	68,337
Keewatin	76	1,283	126	8,222	7,635	1,122	51.0	9.5	60.5	
Kenora	361	4,693	1,963	37,695	36,022	10,195	50.7	14.4	65.1	119,900
Mattawa	45	1,719	471	4,552	6,393		73.5		73.5	
New Liskeard	175	3,416	3,999	16,000	22,707		66.0		66.0	
Parry Sound	194	2,698	7,933	6,694	17,369		45.8		45.8	
Rainy River	66	1,977	1,582	7,027	10,733		83.1		83.1	
Schumacher	135	2,168	2,426	31,521	21,282	15,411	80.6	58.4	139.0	29,067
South Porcupine	117	2,158	4,861	28,145	23,714	10,988	82.4	38.2	120.6	3,454
Sturgeon Falls	115	3,665	2,858	15,013	20,895		73.1		73.1	
Sudbury	271	2,084	4,030	30,000	10,138		76.1		76.1	
Thessalon	35	542	1,218	5,667	5,508	2,867	69.6	36.3	105.9	21,000
Timmins	504	5,755	....	73,527	58,256	19,678	59.0	19.9	78.9	125,211
Totals and Averages	4,108	71,767	79,282[E]	515,914	539,958	118,661	66.9	14.9	81.8	783,470
All High Schools	22,219	525,154[G]	816,711[F]	1,898,803	2,731,756	529,695	62.9	12.0	74.9	4,120,1[illegible]
Grand Totals	55,207	798,282[G]	1,357,759[F]	7,086,643	7,747,738	1,657,795	70.3	15.1	85.4	11,475,[illegible]

[A] For the calendar year.

[B] Includes levy for debenture payments.

[D] In default.

[E] Provincial grant of 80% of cost of education of district pupils, corresponding to the payments by the counties for county pupils.

[F] Total of payments by counties for county pupils.

[G] Includes grant for District pupils.

N.A. Not available

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944
(as reported by School Boards)

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Barrie	382	3,953	16,336	10,020	16,458	10,669	61.1	11.0	75.1	34,020
Belleville	469	3,458	13,666	53,609	56,564	15,304	61.0	16.5	77.5	360,400c
Brantford	631	2,386	11,085	61,071	68,375	4,185	55.1	14.9	70.0	21,300
Brockville	383	5,718	9,771	55,279	50,298	21,079	68.3	28.6	96.9	112,908c
Chatham	503	4,476	16,973	75,452	62,576	29,308	62.5	29.2	91.7	134,220
Clinton	114	3,232	9,861	5,334	17,989	....	79.1	....	79.1	....
Cobourg	325	5,733	11,284	23,051	36,019	5,051	55.6	7.8	63.4	47,217
Collingwood	256	7,119	6,632	27,078	30,974	8,587	60.8	16.9	77.7	72,122
Cornwall	545	2,615	34,922	23,526	57,138	7,775	52.6	7.2	59.8	257,166
Galt	311	1,517	6,349	33,263	44,147	....	67.3	....	67.3	....
Goderich	201	3,530	10,488	18,312	2,733	5,538	68.2	13.4	81.6	37,168
Guelph	167	2,083	11,251	42,141	55,599	....	52.4	....	52.4	....
Hamilton (3)	2,036	6,389	....	310,541	313,629	37,617	77.9	9.3	87.2	337,190
Ingersoll	179	4,712	5,754	17,851	29,300	....	82.4	....	82.4	....
Kingston	614	4,617	11,403	61,125	77,834	1,198	60.7	11.6	72.3	16,000
Kitchener-Waterloo	531	1,609	5,176	56,871	56,231	10,735	53.2	10.2	63.4	66,125
Lindsay	429	5,952	10,362	29,352	43,294	4,172	50.8	5.2	56.0	28,330
London (3)	1,815	12,197	15,682	294,531	292,702	50,401	81.9	14.1	96.0	162,700
Morrisburg	136	3,032	7,875	7,950	15,204	5,204	56.3	19.3	75.6	38,186
Napanee	233	5,705	14,653	13,693	30,544	1,024	66.9	8.8	75.7	31,754
Niagara Falls	255	1,719	425	67,499	51,129	8,704	101.8	17.3	119.1	76,317
Orillia	387	4,507	8,496	31,308	40,259	4,408	52.3	5.7	58.0	36,192
Oshawa	565	2,399	16,228	88,706	83,332	29,186	74.2	26.0	100.2	10,977
Ottawa (2)	2,194	7,276	16,411	354,381	305,379	55,160	70.0	12.6	82.6	342,388
Owen Sound	304	2,168	7,771	34,610	42,540	....	42.2	....	42.2	....
Pembroke	164	1,531	5,596	21,157	22,940	9,100	70.2	27.9	98.1	81,877
Perth	278	4,533	10,377	16,032	29,675	2,063	53.7	3.7	57.4	1,875
Peterborough	639	2,414	18,849	47,887	74,438	81	55.5	.6	56.1	1,200
Picton	160	1,135	6,906	9,032	18,517	....	58.3	....	58.3	....
Renfrew	220	2,652	9,297	25,250	26,150	10,979	60.3	25.3	85.6	67,237
St. Catharines	649	2,480	4,940	76,683	80,680	15,305	62.4	11.8	74.2	181,500
St. Mary's	241	5,151	14,043	17,691	30,888	4,691	64.8	9.8	75.6	28,957
St. Thomas	446	2,712	17,357	46,100	66,767	....	75.3	....	75.3	....
Sarnia	500	2,853	7,539	56,300	79,630	....	80.8	....	80.8	....
Scarborough	332	3,096	2,416	47,068	39,458	11,893	59.7	18.0	77.7	130,007
Smith's Falls	353	5,427	9,169	26,000	41,288	....	58.4	....	58.4	....
Stamford	360	2,475	7,292	39,719	49,786	5,884	69.5	8.2	77.7	25,477
Stratford	594	5,192	8,552	55,667	72,994	12,550	112.8	19.4	132.2	16,875

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Strathroy	174	3,685	9,791	11,430	22,211	1,130	61.1	12.8	76.9	
Toronto (10)	9,272	31,026	. . . . .	1,888,201	1,518,289	335,266	83.3	18.4	101.7	3,084,206
Vankleek Hill	116	3,813	6,281	3,500	16,431	505	73.9	2.3	76.2	500
Weston	364	5,074	19,438	23,720	16,281	3,355	63.9	4.6	68.5	97,016
Windsor (4)	2,527	11,537	48,134	321,635	394,557	110,716	76.1	21.4	97.5	not reported
Woodstock	375	4,264	19,570	35,648	49,031	11,528	65.8	15.5	81.3	139,669
York Township (3)	2,160	28,804	29,445	265,287	255,790	68,717	59.5	16.0	75.5	682,873
York East	896	11,810	531	151,668	111,364	35,307	62.5	19.8	82.3	100,731
York North	376	3,461	12,595	39,511	40,576	9,620	64.8	13.0	77.8	167,383
Totals and Averages	35,183	256,257	576,972	5,054,740	1,997,991	970,922	72.6	14.1	86.7	7,033,060
In Districts			E							
Fort William	529	2,658	12,266	101,870	83,374	33,564	79.7	32.1	111.8	445,750
Kirkland Lake	354	2,515	3,101	53,340	44,774	5,106	59.3	7.7	67.0	35,831
North Bay	434	3,454	6,747	40,713	48,280	1,472	10.4	51.8	62.2	31,093
Port Arthur	299	2,292	2,048	44,560	47,043	1,083	79.2	1.8	81.0	1,031
Sault Ste. Marie	625	15,226	12,154	90,582	83,132	23,113	67.4	19.0	86.4	249,450
Totals and Averages	2,241	26,145	36,316	331,095	303,903	67,938	68.3	15.3	83.6	763,155
All Collegiate Institutes	37,424	318,718c	576,972	5,385,835	5,301,894	1,038,860	72.3	11.2	83.5	7,796,215
High Schools										
In Counties										
Alexandria	115	986	119	28,726	16,289		73.2		73.2	
Alliston	153	1,729	5,434	4,710	12,221	1,240	40.2	4.1	44.3	3,000
Almonte	134	1,978	1,510	9,638	14,108	5,583	56.0	22.2	78.2	52,103
Amherstburg	119	1,980	7,189	8,896	16,620	1,191	70.4	6.3	76.7	
Arnprior	180	5,072	9,529	19,382	28,185	1,038	78.3	11.2	89.5	41,340
Arthur	107	2,034	6,171	4,800	12,135		57.7		57.7	
Athens	132	3,594	10,419	5,774	15,185	3,271	58.3	12.3	70.6	16,572
Aurora	229	6,267	9,972	18,107	26,946	7,182	56.1	15.8	71.9	7,182
Avonmore	49	781	1,514	9,056	11,325		116.9		116.9	
Aylmer	164	2,905	13,592	11,987	21,025	6,622	61.5	20.3	81.8	67,120
Beamsville	112	2,442	12,631	6,933	16,197	5,219	72.2	23.3	95.5	290,506
Blenheim	189	7,010	12,981	7,000	27,449	5,618	73.4	15.0	88.4	16,740
Bowmanville	227	5,106	10,367	19,088	26,766	6,881	59.2	15.2	74.4	69,064
Bradford	98	1,685	7,430	6,673	11,894	3,784	61.9	19.7	81.6	26,290

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Brampton	276	2,866	15,644	21,692	33,011	7,392	60.1	13.4	73.5	40,533
Brighton	84	1,653	3,117	5,807	9,587	1,308	57.4	7.8	65.2	1,231
Burford	62	1,488	222	15,769	12,395	4,112	103.8	34.4	138.2	22,600
Burlington	264	3,615	16,095	25,920	35,767	11,170	68.1	21.3	89.4	90,283
Caledonia	131	5,463	9,474	3,400	18,550	......	67.7	......	67.7	......
Campbellford	111	2,900	8,932	14,068	18,238	8,462	63.4	29.4	92.8	49,509
Carleton Place	249	5,471	7,465	22,570	26,490	8,257	53.5	16.7	70.2	55,204
Cayuga	84	3,207	4,603	11,500	12,133	......	74.4	......	74.4	......
Chesley	106	2,843	4,581	10,757	13,327	5,097	65.7	25.1	90.8	34,697
Chesterville	107	2,312	5,593	9,600	13,264	923	62.8	4.4	67.2	7,005
Colborne	64	1,854	2,132	5,007	9,070	......	65.6	......	65.6	......
Delhi	117	2,022	9,134	17,896	20,296	7,106	69.4	24.3	93.7	90,353
Deseronto	59	1,370	3,147	4,500	9,768	......	83.7	......	83.7	......
Dundalk	80	1,736	3,952	3,400	9,151	......	59.0	......	59.0	......
Dundas	172	2,417	5,881	22,796	21,771	9,055	64.2	26.7	90.9	40,179
Dunnville	188	7,181	9,007	16,381	27,133	3,881	72.8	10.4	83.2	27,604
Durham	84	2,430	4,468	6,006	11,719	2,006	70.6	12.1	82.7	5,162
Dutton	89	1,773	7,801	4,891	10,584	3,708	60.3	21.1	81.1	3,707
Elmira	139	3,241	7,203	14,000	19,898	4,500	60.0	13.6	73.6	72,400
Elmvale (4 months)	71	......	......	......	2,106	......	......	......	......	......
Elora	63	1,407	4,190	5,581	9,824	1,121	78.7	9.0	87.7	8,079
Embrun	65	557	1,651	4,484	6,709	......	53.0	......	53.0	......
Essex	247	2,727	14,728	10,514	24,572	1,696	50.1	9.6	59.7	62,171
Exeter	170	2,359	8,557	5,700	18,018	2,592	53.6	7.7	61.3	17,682
Etobicoke	497	5,107	664	54,634	52,192	9,259	64.4	11.4	75.8	72,166
Fergus	197	3,613	7,619	18,205	22,938	6,505	58.6	16.7	75.3	61,928
Finch	70	1,185	6,966	2,098	10,270	......	77.9	......	77.9	......
Flesherton	62	809	816	9,128	8,917	......	72.3	......	72.3	......
Forest	128	2,787	8,193	6,333	11,785	4,333	59.3	17.3	76.6	13,500
Fort Erie	192	2,890	4,518	35,036	33,492	9,845	89.3	26.2	115.5	151,275
Gananoque	164	2,384	4,627	14,000	19,284	......	59.2	......	59.2	......
Georgetown	120	1,462	5,240	9,422	15,958	122	77.6	2.1	79.7	100
Glencoe	111	1,672	7,276	1,165	12,420	......	56.1	......	56.1	......
Grimsby	134	1,998	8,379	14,507	17,744	7,483	67.8	28.5	96.3	55,681
Hagersville	108	6,098	7,013	8,931	18,236	4,131	85.6	19.4	105.0	20,819
Hanover	167	3,589	5,770	13,091	19,471	1,816	58.7	14.5	73.2	34,269
Harriston	65	1,289	2,358	6,138	9,312	......	72.0	......	72.0	......
Harrow	149	565	393	13,605	13,109	1,605	66.8	5.4	72.2	6,918
Havelock	55	1,865	1,325	4,000	6,146	205	56.0	1.9	57.9	614
Hawkesbury (2)	128	4,493	3,705	13,768	21,604	Rented	79.0	......	79.0	......

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Iroquois	75	2,153	5,510	3,178	12,056		78.6		78.6	
Kemptville	82	3,242	6,673	1,583	13,591	1,653	83.9	10.2	94.1	15,071
Kincardine	124	2,518	5,114	5,764	15,394		62.2		62.2	
Kingsville	133	2 149	7,291	8,063	17,652	2,100	64.2	8.7	72.9	21,919
Lakefield	90	2,032	3,977	5,500	11,546		64.6		64.6	
Leamington	362	4,034	13,913	21,554	37,251	3,149	51.4	4.3	55.7	28 715
Listowel	180	2,295	9,526	10,076	20,333	1,376	56.7	3.8	60.5	4 129
Lucan	75	1,596	5,263	3,500	9,701		66.2		66.2	
Lucknow	78	1,659	1,729	2,909	9,257		59.3		59.3	
Madoc	131	2,164	6,609	1,774	12,308	1,774	57.0	8.2	65.2	18 412
Markdale	145	1,449	4,571	2,586	8,638		58.9		58.9	
Markham	134	3,281	8,513	1,498	16,362		59.6		59.6	
Marmora	77	2,329	3,421	3,889	9,295		61.0		61.0	
Maxville	86	1,944	840	3,022	12,054	1,022	70.6	5.9	76.5	625
Meaford	127	3,233	6,322	7,500	16,808	2,122	66.5	8.3	74.8	16 959
Merritton	149	3,800		21,433	21,918	6,072	75.2	2.8	78.0	49 029
Midland	223	3,461	5,310	27,134	31,219	4,812	77.2	10.8	88.0	101 179
Milton	124	1,530	12,014	24,716	19,187	7,087	77.8	28.7	106.5	32 007
Mimico	697	9,105	38,680	35,902	65,892	18,559	48.0	13.5	61.5	152 986
Mitchell	214	3,270	10,732	7,160	20,394	3,430	49.9	8.4	58.3	
Morewood	38	2,553	2,289	1,313	7,076		93.4		93.4	
Mount Forest	112	1 453	3,963	5,600	11,984		53.5		53.5	
Nepean	165	4,352	4,184	51,051	44,194	14,627	47.7	15.8	63.5	96 070
Newburgh	70	2,132	4,979	1 200	8,602		63.7		63.7	
Newcastle	31	633	2,063	2,248	5,238		85.9		85.9	
Newmarket	256	4,978	11,411	20,300	31,081	6 800	60.9	13.3	74.2	10,000
Niagara	64	1,302	4,016	5,118	10 167	377	81.4	3.0	84.4	1 881
Norwich	70	2,135	5,687	5,614	11,192	2,397	82.0	17.1	99.1	12 175
Norwood	88	1,640	4,754	2,605	9,126		51.8		51.8	
Oakville	263	3,148	12,100	21 170	30 955	3 378	59.1	6.4	65.5	26,900
Omemee	39	171	1,687	1,794	4,880		64.4		64.4	
Orangeville	161	1,711	7,747	9,000	14,031		46.8		46.8	
Palmerston	146	2,682	6,247	8 889	13,733	3 897	47.4	13.4	60.8	40 463
Paris	185	1,826	8,403	18,346	22 311	5,573	60.7	15.6	66.3	38,982
Parkhill	82	1,115	3,705	3,950	8,916		54.0		54.0	
Penetanguishene	110	1,921	20	8,861	11 273		51.2		51.2	
Petrolia	178	4,619	10,179	15,086	22,102	9,646	62.5	27.3	89.8	16 779
Plantagenet	109	308	2,998	8,851	11 446	2,006	54.0	9.4	63.4	11 068
Port Colborne	404	3,198	21,286	46,477	53 347	19,319	67.0	24.2	91.2	82 612
Port Credit (c)	381	4,736	128	13,635	36,216	13,073	47.7	17.2	64.9	136 772

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debenture Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)
In Counties		$	$	$	$	$				$
Port Dover	68	858	2,410	4,568	7,431	218	55.2	1.6	56.8	....
Port Elgin	86	3,558	4,825	7,000	12,181	1,300	71.5	7.6	79.1	36,467
Port Hope	230	3,300	9,679	18,516	28,371	3,604	63.0	8.0	71.0	7,759
Port Perry	93	4,167	7,826	7,802	17,930	2,802	98.0	15.3	113.3	23,063
Port Rowan	30	291	2,402	2,152	4,980	....	85.2	....	85.2	....
Prescott	127	1,983	2,651	16,458	15,413	6,783	61.1	26.8	87.9	69,654
Preston	179	1,908	432	19,348	25,918	2,122	72.7	5.9	78.6	18,096
Richmond Hill	153	2,516	13,928	7,000	19,025	6,767	62.9	22.4	85.3	49,270
Ridgetown	114	2,624	11,102	10,360	17,731	5,887	79.3	26.3	105.6	68,590
Ridgeway	100	2,317	4,736	19,594	18,069	7,481	92.5	38.3	130.8	70,272
Rockland	64	2,423	1,426	5,057	8,778	....	67.9	....	67.9	....
Saltfleet	207	1,341	195	24,544	23,669	7,461	58.1	18.3	76.4	26,147
Seaforth	92	3,850	4,876	8,437	16,253	2,111	89.2	11.5	100.7	24,311
Shelburne	96	1,850	7,137	5,173	11,542	2,732	61.1	14.4	75.5	24,215
Simcoe	329	1,750	12,467	21,001	30,732	7,662	47.2	11.7	58.9	63,342
Smithville	81	1,093	7,389	3,025	10,679	1,924	67.7	12.2	79.9	....
Stirling	105	3,015	7,203	4,685	14,031	1,685	67.4	8.0	75.4	12,824
Stouffville	125	2,059	6,639	5,896	11,776	2 080	53.7	9.5	63.2	10,937
Streetsville	42	1,618	3,684	4,341	8,759	....	118.2	....	118.2	....
Sydenham	118	900	....	12,826	14,696	....	62.5	....	62.5	....
Thornbury	94	1,375	5,739	2,988	10,109	....	53.6	....	53.6	....
Thorold	213	5,461	4,016	20,570	29,823	4,184	71.3	10.0	81.3	58,256
Tilbury	73	1,336	3,809	5,416	10,295	....	65.3	....	65.3	....
Tillsonburg	244	3,061	11,263	10,108	23,751	2,408	48.8	4.9	53.7	15,255
Trenton	236	2,375	4,962	23,000	25,830	4,232	51.7	8.9	63.6	9,307
Tweed	122	2,516	6,592	3,700	13,412	....	57.4	....	57.4	....
Uxbridge	123	3,139	7,382	11,453	14,652	6,330	59.9	25.8	85.7	6,330
Vienna	21	625	1,437	1,244	3,626	....	88.7	....	88.7	....
Walkerton	126	2,949	5,217	8,000	17,738	....	70.8	....	70.8	....
Wallaceburg	180	3,131	6,487	14,825	22,426	....	63.1	....	63.1	....
Wardsville	37	586	2,150	1,480	3,978	....	53.5	....	53.5	....
Waterdown	111	1,196	392	17,804	16,085	4,293	72.7	19.4	92.1	53,127
Waterford	123	1,968	8,889	7,431	13,406	3,918	55.1	16.1	71.2	32,010
Watford	91	3,032	7,765	5,000	14,307	3,408	79.9	19.0	98.9	9,629
Welland	309	2,090	16,370	34,729	18,256	3,043	78.5	4.9	83.4	paid up
Whitby	207	3,888	6,775	10,030	23,212	4,135	56.2	10.0	66.2	29,732
Wiarton	100	3,140	4,462	7,116	12,773	1,616	63.5	8.0	71.5	8,762
Williamstown	78	1,104	....	11,457	11,813	....	80.0	....	80.0	....
Winchester	135	2,891	6,369	6,209	15,196	809	65.7	34.9	110.6	9,000
Wingham	145	1,804	8,867	6,300	18,354	....	64.0	....	64.0	....
Totals and Averages	19,181	347,745	850,591	1,500,590	2,369,937	420,469	62.9	11.1	74.0	3,278,149

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance [A]	Major Sources of Receipts: Legislative Grants: Ordinary	Major Sources of Receipts: Legislative Grants: For District Pupils [E]	Major Sources of Receipts: School District Levy [B]	Disbursements: Current	Disbursements: Capital	Cost per Pupil-Day (in cents): Current	Cost per Pupil-Day (in cents): Capital	Cost per Pupil-Day (in cents): Total	Debenture Indebtedness: Total including Arrears
In Districts		$	$	$	$	$				$
Bracebridge	174	2,322	7,486	13,309	15,122	6,109	44.1	17.8	61.9	19,634
Capreol	74	1,900	723	9,391	9,339	2,086	63.9	14.3	78.2	3,879
Chapleau	86	2,608	327	13,940	14,375	3,440	83.8	20.1	103.9	27,840
Cobalt	112	6,468	2,477	9,948	15,609	2,277	69.8	10.2	80.0	20,180
Cochrane	128	3,105	5,248	16,937	19,990	4,012	78.7	15.8	94.5	10,926
Copper Cliff	164	5,545	719	39,477	30,723	12,802	94.2	39.3	133.5	162,069
Dryden	116	1,342	3,678	10,500	12,871		55.7		55.7	
Englehart	86	2,409	......	7,260	9,144		53.5		53.5	
Fort Frances	201	4,199	9,410	31,684	33,280	10,859	82.7	27.0	109.7	10,859
Geraldton	60	587	2,608	3,308	9,226	1,386	77.8	11.7	89.5	1,320
Gore Bay	51	2,176	3,387	4,846	7,344	908	72.3	8.9	81.2	13,467
Gravenhurst	103	1,926	3,136	7,109	12,703		62.3		62.3	
Haileybury	68	1,828	1,852	5,000	13,200	3,996	97.6	29.5	127.1	37,868
Hearst	15	956	......	5,030	7,179		79.2		79.2	
Huntsville	162	2,408	4,820	10,972	14,626	2,972	45.9	9.3	55.2	
Iroquois Falls	152	1,461	14,601	24,834	31,777	8,832	104.8	29.1	133.9	37,513
Kapuskasing (1943)	197	2,976	......	35,887	31,334	8,571	80.6	22.1	102.7	68,347
Keewatin	86	1,155	55	7,465	7,494	465	49.9	3.1	53.0	
Kenora	334	5,625	2,654	39,795	39,770	10,195	59.8	15.3	75.1	115,700
Mattawa	53	1,392	819	3,679	5,793		55.2		55.2	
New Liskeard	178	3,364	5,248	15,000	24,782		70.1		70.1	
Parry Sound	185	2,790	3,702	11,828	18,340		49.8		49.8	
Rainy River	56	1,839	2,149	6,925	10,278		92.4		92.4	
Sturgeon Falls	156	3,893	3,917	15,159	22,526	500	73.0	1.6	74.6	
Sudbury	193	1,863	4,343	59,864	68,953		70.0		70.0	
Thessalon	35	1,584	1,721	5,569	5,799	2,869	82.7	40.9	123.6	20,017
Timmins	567	5,121	3,460	72,974	60,843	19,678	53.9	17.4	71.3	148,288
Tisdale Township—										
Schumacher	165	1,798	2,448	35,513	24,343	15,411	74.3	47.0	121.3	14,248
South Porcupine	160	2,057	5,702	23,351	21,554	5,321	77.2	16.7	93.9	1,454
Totals and Averages	4,447	76,997	96,696	546,218	601,284	122,692	68.2	13.9	82.1	713,609
All High Schools	23,628	521,438	850,591[F]	2,046,808	2,971,221	543,161	63.9	11.7	75.6	[illegible]
Grand Totals	64,052	[G]840,156	1,127,563[F]	7,135,643	8,273,115	1,582,024	69.1	13.2	82.3	[illegible]

[A] For the calendar year.

[B] Includes debenture levy.

[C] Additional receipts from other school boards $29,800.

[E] Provincial grant of 80% of cost of education of district pupils, corresponding to the payments by the counties for county pupils.

[F] Total of payments by counties for county pupils.

[G] Includes district grant.

TABLE 30—FINANCIAL STATISTICS OF HIGH SCHOOL DISTRICTS WITHOUT SCHOOLS, 1944

High School District	County	Major Sources of Receipts		Disbursements			
		Legislative Grants	Local Tax Levy	Tuition	Transportation	Other	Total
Townships							
Albion	Peel	$320	n.r.	$3,053			$3,053
Ancaster	Wentworth	795	9,913	7,899		101	8,000
Barton	Wentworth	490	3,553	1,925			1,925
Beverly	Wentworth	534	5,700	7,712		50	7,762
Binbrook	Wentworth	703	5,000	4,153	4,667	25	4,645
Brantford	Brant	1,219		2,161		25	2,186
Caledon	Peel	Reports not received in time.					
Chinguacousy	Peel	1,255	11,361	12,616			12,616
Dumfries North	Waterloo	367	3,304	3,671			3,671
Dumfries South	Brant	554	5,473	5,632		49	5,681
Flamboro West	Wentworth	670	6,875	7,131	137	35	7,303
Glanford	Wentworth	368	4,004	4,325		25	4,350
Grantham	Lincoln	841	10,000	10,616	370	134	11,120
Oakland	Brant	Reports not received in time.					
Onondaga	Brant						
Toronto	Peel	3,759	21,460	37,590			
Toronto Gore	Peel	162	1,534	1,605		12	1,617
Tiny	Simcoe	230	2,098	2,204		25	2,229
Waterloo	Waterloo	879	n.r.	13,800			13,899
Wellesley	Waterloo	204	2,017	2,017			2,017
Wilmot	Waterloo	Reports not received in time.					
Woolwich	Waterloo	609	6,048	6,048		40	6,088
Urban Centres							
Hespeler	Waterloo	372	3,973	4,356			4,356
Leaside	York	1,111	10,342	16,221		100	16,321
Pt. Dalhousie	Lincoln	Reports not received in time.					
Totals		$15,442	$115,655	$153,636	$5,174	$621	$118,740

N. R. — Not Reported

Library—R. H. McGregor School—East York Board of Education

Courtesy Kitchener-Waterloo Collegiate Vocational Institute

Weaving

TABLE 31—DAY SCHOOLS—TEACHERS; PUPILS;

For Classification of Pupils by

Schools	Type of School	Teachers				Net Enrolment			Attendance	
		Full-Time		Part-Time and Occasional						
		Male	Female	Male	Female	Totals	Male	Female	Average Daily Attendance	Attendance Efficiency Percentage
In Counties										
1 Barrie	AC	....	2	3	6	96	19	77	77	96.0
2 Beamsville	A. AGR.	....	....	4	6	24	17	7	22	92.5
3 Belleville	ACT	....	....	15	9	233	119	114	200	95.3
4 Brantford	ACT	2	5	13	13	466	206	260	365	93.5
5 Brockville	AC	1	2	5	5	147	45	102	117	95.9
6 Chatham	CT	7	7	....	1	324	175	149	245	91.3
7 Cornwall	ACT	3	....	13	9	337	174	163	288	95.7
8 Fort Erie	ACT	....	1	4	5	38	6	32	31	95.6
9 Galt	ACT	3	2	8	7	269	141	128	221	96.6
10 Guelph	ACT	4	....	9	5	263	114	149	293	90.2
11 Hamilton—Commerce	COM	8	18	....	....	759	55	704	656	94.9
12 Technical	T	44	....	....	....	1,199	931	268	1,052	94.8
13 Westdale	ACT	17	3	6	6	664	373	291	554	92.3
14 Kemptville	A. AGR.	1	....	2	1	83	31	52	72	91.5
15 Kingston	ACT	5	3	13	6	388	153	235	321	92.0
16 Kitchener	ACT	11	10	6	7	681	336	345	555	91.8
17 London	CT	40	12	....	....	1,391	673	718	1,097	92.8
18 Napanee	AC	....	1	3	2	50	5	45	42	89.9
19 Niagara Falls	ACT	5	3	12	12	371	223	148	312	93.1
20 Oshawa	ACT	5	3	10	4	422	202	220	356	93.3
21 Ottawa—Technical	T	23	14	....	....	1,492	1,471	21	1,311	93.5
22 Commerce	COM	42	3	1	1	955	97	858	791	92.4
23 Owen Sound	ACT	1	2	12	7	312	120	192	262	91.1
24 Pembroke	AC	1	1	3	5	100	38	62	87	94.9
25 Perth	AC	1	....	4	3	100	32	68	87	92.5
26 Peterborough	ACT	9	3	6	10	310	177	133	275	95.0
27 Picton	AC	....	1	3	3	29	3	26	25	92.4
28 Renfrew	ACT	1	2	3	5	53	19	34	45	88.7
29 Ridgetown	A. AGR.	....	....	4	7	77	41	36	71	94.2
30 St. Catharines	ACT	14	8	5	2	574	253	321	489	91.9
31 St. Thomas	CT	10	8	....	....	391	181	210	301	90.5
32 Sarnia	ACT	6	2	13	11	481	239	242	396	91.0
33 Scarborough	AC	1	3	7	6	167	31	136	205	91.8
34 Simcoe	A. AGR.	....	....	7	7	162	99	63	141	94.7
35 Stamford	ACA	1	2	8	6	157	65	92	129	97.0
36 Stratford	AC	....	....	10	9	113	35	78	129	91.7
37 Toronto—Commerce	COM	26	14	....	....	1,044	152	892	904	93.8
38 Eastern Commerce	COM	32	11	....	....	1,165	164	1,001	970	89.4
39 Western Commerce	COM	*	....	....	....	930	133	797	764	91.2
40 Malvern Commerce	AC	5	2	8	8	260	23	237	206	90.9
41 Central Technical	T	57	22	7	5	1,858	1,523	335	1,437	90.9
42 Danforth Technical	T	45	9	5	7	1,698	1,391	307	1,579	93.0
43 Western Technical	T	62	18	2	1	1,064	853	211	886	91.6
44 Northern Vocational	CT	47	23	....	2	1,472	663	809	1,277	89.8
45 Welland	ACT	1	....	11	14	375	205	170	331	94.7
46 Weston	ACT	7	3	8	6	475	317	158	387	90.9
47 Windsor	CT	36	17	1	....	1,546	951	595	1,332	95.4
48 Woodstock	AC	....	....	5	9	115	34	81	116	92.7
49 York—Runnymede	AC	1	....	4	7	85	6	79	69	91.3
50 Vaughan Rd.	AC	1	1	7	8	177	2	175	143	92.8
51 Memorial	AC	....	....	7	9	147	3	144	118	91.5
52 York East	AC	2	5	7	4	339	43	296	274	92.5
53 York North	AC	....	....	4	6	65	3	62	53	91.6
Totals		588	250	288	272	26,493	13,365	13,128	22,466	92.5
In Districts										
1 Fort Frances	AC	....	1	5	3	61	19	42	49	93.2
2 Fort William	CT	19	11	....	....	519	269	250	407	91.3
3 Kirkland Lake	ACT	3	1	13	7	441	235	206	363	94.2
4 North Bay	ACT	3	2	7	5	228	144	84	180	92.9
5 Port Arthur	CT	14	10	....	....	441	229	212	365	94.0
6 Sault Ste. Marie	CT	13	7	....	....	410	159	251	325	92.6
7 Sudbury	CT	17	14	....	....	786	400	386	641	93.6
8 Timmins	ACT	3	5	7	8	436	205	231	377	95.4
Totals		72	51	32	23	3,322	1,660	1,662	2,707	93.4
Grand Totals		660	301	320	295	29,815	15,025	14,790	25,173	92.6

*Included with Western Technical.

Type of school:—ACT —Composite (academic, commercial and technical).
AC —Combined academic and commercial.
CT —Combined commercial and technical.
A.AGR.—Combined academic and agriculture.
ACA —Combined academic, Commercial, agriculture.

COM.—Commercial.
T —Technical.
N —Navigation.
AM —Academic, and Mining School.

SCHOOLS

ENROLMENT, ATTENDANCE, GRADE DISTRIBUTION, 1943-44

Subjects of Study, see Table 16.

	Classification of Full-Time Net Enrolment by Courses of Study							Grade Distribution of Full-Time Net Enrolment							Part-Time Enrolment	Total Net Enrolment by Residence		
	General	Industrial	Home Economics	Art	Commercial	Technical Univ.	Agriculture	Preparatory	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Special		Resident	Non-Residents	County and District Pupils
1					96					44	30	17		5		65		31
2			7				17			22	2					6		18
3		107	24		102			10	72	75	35	23		18		157		76
4		181			285			8	194	128	89	17			1	357		109
5					147				33	52	29	20		13		124		23
6		164			160				114	86	68	23		33		201	2	121
7		181			156				76	147	72	42				194	3	140
8					38				11	15	12					29		9
9		127			142				112	79	51	20		7		190	74	5
10		107	6		150				141	78	29			15		210		53
11					759				313	257	123	44	22			732	7	20
12	350	625	164	60				174	478	252	199	52	17	27	133	1,104	5	90
13		223	22	23	273	123			303	201	87	61		12	330	583	81	
14	83								25	24	21	13				38	7	38
15		142			246				170	123	78			17		296		92
16		149			278	254			204	245	145	60		27		609	1	71
17		638	59	11	670	13		133	490	352	176	52	9	179		1,144	19	228
18	17				33					12	22	16				50		
19		199	24		148				150	129	67	16		9		292	79	
20	210	61	8		143				240	99	54	29				314	16	92
21	924	545		23				47	403	357	360	233	71	21		1,272	21	199
22					955				352	237	271	95				879	3	73
23		74	1		167	70			141	94	41	14	22			220		92
24	48				52				48	23	22	7			1	75		25
25					100				25	27	19			29		55		45
26		158	32		120				82	105	63	43		17		222	5	83
27					29					18	11					12		17
28					50		3		23	15	9	6				36		17
29	28		22				27		28	24	20	5				23	4	50
30		233	9		332				227	175	102	41		29		435	1	138
31		174	112		105				165	129	77	20				261	3	127
32		228			253				201	144	84	52				344		137
33					167				85	55	27					149	12	6
34	82		26				54		82	45	20	15				162		
35					98		59		39	61	23	13		21		108	31	18
36					113				48	31	20	2		12		103		10
37					1,044				311	340	248	90	34	21		1,040	4	
38					1,165				405	341	280	114	11	14		1,162	3	
39					930				322	303	182	84	39			922	8	
40					260				72	70	43	30		45		260		
41	274	1,214	254	116	....		....	103	623	533	323	202	74	..	521	1,769	32	57
42	409	978	199	77	....	35	....	45	612	475	335	195	33	3	238	1,556	7	135
43	211	656	147	50	....	....	....	56	346	290	225	109	33	5	....	987	77	
44	319	274	78	57	744	...	...	57	457	367	291	213	40	47	4	1,395	11	66
45	.....	193	4	....	178	...	...		147	129	69	30			....	181		194
46	.....	317	47	....	111	....	....	....	213	127	91	34	...	10		67	7	401
47	.....	892	74	....	580	....	...		613	453	328	152	...	...	..	1,275	35	236
48	.....	.....	.....	....	115	....	...	...	32	34	22	27	...	...	..	87	...	28
49	.....	.....	.....	....	85	....	...	...	....	52	18	9	...	6	.	85		
50	.....	.....	.....	....	177	....	...	...	...	100	52	10	...	15	...	165	..	12
51	.....	.....	.....	....	147	....	....	....	...	79	39	11	...	18		147	.	...
52	.....	.....	.....	....	339	...	...	...	159	82	58	16	...	24	....	338	1	....
53	.....	.....	.....	....	65	....	...	...	.....	....	32	27	6	...	....	45	..	20
	2,985	8,840	1,319	417	12,277	495	160	633	9,387	7,735	5,194	2,434	411	699	1,481	22,532	559	3,402
1	.....	.....	.....	....	61	....	....	...		34	17	10	...	..	..	48	...	31
2	35	214	25	....	255	....	....	25	216	157	79	31	11	.	287	455	64	...
3	.....	222	.....	....	219	.	....	....	79	125	124	79	25	9	.	375		66
4	.....	131	....	....	97	.	....	....	41	106	59	22	..	..	.	179	16	33
5	86	166	57	....	132	.	..	...	154	136	99	43		9	.	392	49	....
6	.....	145	36	....	229		....	....	142	145	89	24		10	4	345	9	56
7	238	232	.....	....	262	54	....	....	440	170	115	54	7		.	608	178	...
8	.....	196	.....	....	240	...	..		127	186	103	20				352	4	80
	349	1,306	118	....	1,495	54	..	25	1,199	1,059	685	283	43	28	291	2,754	320	248
	3,334	10,146	1,437	417	13,772	559	160	658	10,586	8,794	5,879	2,717	454	727	1,772	25,286	879	3,650

TABLE 32—AGE-GRADE DISTRIBUTION OF FULL-TIME DAY PUPILS, SCHOOL YEAR 1943-44

		11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
PRE VOCATIONAL	Boys	....	3	30	99	210	124	21	2	....	....	....	492	658
	Girls	....	....	15	17	76	23	5	....	....	....	....	166	
GRADE IX	Boys	1	13	387	1,579	2,124	1,144	214	36	2	....	....	5,530	10,586
	Girls	1	22	563	1,853	1,817	655	133	10	....	1	1	5,056	
GRADE X	Boys	....	2	28	415	1,448	1,464	631	160	16	7	1	4,202	8,794
	Girls	....	....	49	798	1,927	1,334	393	79	8	....	4	4,592	
GRADE XI	Boys	....	....	2	31	184	1,152	846	351	57	7	5	2,935	5,879
	Girls	....	....	1	44	720	1,358	596	167	41	7	10	2,944	
GRADE XII	Boys	....	....	....	1	27	320	185	409	144	17	6	1,409	2,717
	Girls	....	....	....	....	30	339	580	278	71	22	8	1,308	
GRADE XIII	Boys	....	....	....	....	....	6	73	133	86	17	6	321	454
	Girls	....	....	....	....	....	9	36	30	22	12	24	133	
SPECIAL	Boys	....	....	....	2	8	38	32	28	12	3	13	136	727
	Girls	....	....	1	6	30	105	175	191	69	15	19	591	
TOTALS BY SEXES	Boys	1	18	447	2,157	4,301	4,248	2,335	1,119	317	51	31	15,025	
	Girls	1	22	629	2,718	4,600	3,823	1,898	735	211	57	66	14,790	
GRAND TOTALS		2	40	1,076	4,905	8,901	8,071	4,233	1,854	528	108	97	29,815	

VOCATIONAL SCHOOLS	Average Daily Attendance	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (cents)			Debenture Indebtedness	
		Legislative Grants		County Grants	School District Levy (B)	Current	Capital	Current	Capital	Total	Amount	Per $1,000 of Assessment
		Ordinary	Building									
In Counties		$	$	$	$	$	$				$	$ c
Barrie	141	4,160	....	3,109	1,950	9,629	......	62 1		62 1		
Beamsville	70	2,323	2,096	5,639	2,000	8,676	7,531	69 4	60 3	129 7	7,139	9 6
Belleville	189	7,420	10,411	11,277	43,086	37,305	34,100	100 4	91 8	192 2	253,000	22 8
Brantford	400	11,582	5,301	16,704	41,175	58,670	12,165	75 8	15 7	91 5	131,830	5 1
Brockville	112	4,507	....	3,759	9,700	13,293	1,000	61 5	18 5	80 0	c	
Chatham	254	10,686	....	19,001	25,219	51,366	......	103 2		103 2		
Cornwall	289	8,662	....	19,227	34,419	43,902	17,986	77 5	31 8	109 3	183,222	16 5
Fort Erie	31	4,436	....	556	6,069	9,507	1,906	155 2	31 1	186 3	29,674	6 3
Galt	213	9,100	12,843	11,733	32,125	14,986	21,376	107 1	50 9	158 0	c	
Guelph	293	9,297	3,879	8,965	34,789	45,857	3,879	82 9	7 0	89 9	c	
Hamilton (3)	2,194	68,645	34,518	....	477,619	462,650	153,893	107 3	35 8	143 1	1,181,100	6 9
Kemptville	17	1,097	....	....	891	3,096	331	96 1	10 3	106 4	3,208	5 3
Kingston	537	12,255	9,823	13,407	54,025	61,359	23,963	92 5	36 1	128 6	366,803	17 4
Kitchener-Waterloo	534	13,912	9,291	8,246	71,379	79,048	17,885	75 5	17 1	92 6	121,464	3 3
London	1,097	30,678	10,144	32,364	166,336	198,964	37,601	91 9	17 4	109 3	103,665	1 5
Napanee	29	2,200	....	2,145	3,765	7,782	412	138 1	7 3	145 4	2,943	1 6
Niagara Falls	307	10,961	1,255	7,898	54,783	65,310	5,913	107 8	9 8	117 6	1,958	1
Oshawa	353	11,245	11,209	12,355	44,710	59,649	25,442	86 2	36 8	123 0	82,643	2 9
Ottawa (2)	2,147	50,936	....	32,068	333,489	330,684	84,553	79 7	20 4	100 1	762,815	4 7
Owen Sound	245	8,982	8,346	10,492	42,918	51,600	21,138	114 8	45 1	159 9	3,826	4
Pembroke	85	4,318	....	2,186	10,737	11,194	4,778	68 1	29 0	97 1	9,127	2 0
Perth	95	3,514	....	3,383	5,309	9,954	896	53 5	4 8	58 3	1,250	1
Peterborough	275	12,361	8,994	10,848	51,538	66,215	22,975	135 3	46 9	182 2	231,800	9 1
Picton	30	2,017	....	2,492	2,273	6,877	......	118 3		118 3		
Renfrew	44	3,760	2,987	4,223	9,025	16,200	5,932	188 7	69 1	257 8	37,056	11 1
Ridgetown	59	3,881	....	5,516	1,158	10,595	......	83 2		83 2		
St. Catharines	491	14,589	....	16,115	67,921	80,200	15,849	87 4	17 3	104 7	100,833	3 9
St. Thomas	293	13,159	8,956	19,190	57,309	64,359	19,465	112 3	34 0	146 3	150,276	10 2
Sarnia	350	14,410	....	14,407	55,540	81,617	......	120 2		120 2		
Scarborough	191	4,238	....	7,019	22,397	21,326	6,619	57 0	17 7	74 7	46,936	7 0
Simcoe	144	4,784	2,931	6,663	8,082	16,415	5,862	59 2	21 1	80 3	31,753	6 6
Stamford	131	5,400	....	1,849	13,561	23,595	3,556	91 7	13 8	105 5	11,267	1 4
Stratford	129	5,159	....	1,375	11,195	17,437	1,800	92 9	9 5	102 4	4,715	3 4
Toronto (6)	7,892	276,436	59,593	....	1,919,494	1,871,856	114,211	120 9	26 8	147 7	3,917,510	4 1
Welland	314	13,305	5,734	23,781	32,762	56,822	13,094	91 8	21 2	113 0	109,786	9 9
Weston	376	17,512	5,086	52,318	9,493	67,485	10,983	91 6	14 9	106 5	26,297	5 8
Windsor	1,332	28,796	....	28,331	201,997	214,894	18,180	85 0	19 0	104 0	Funded	
Woodstock	101	1,819	....	3,202	11,963	14,898	3,833	76 0	19 5	95 5	48,880	6 2
York Township (3)	320	10,563	....	8,007	49,726	51,285	11,456	......			160,528	5 6
York East	293	8,460		69	15,849	39,928	10,376	69 2	18 0	87 2	70,219	1 9
York North	60	2,758	....	2,340	6,197	8,726	1,595	73 7	13 5	87 2	27,840	5 2
Totals and Averages	22,125	728,959	213,397	430,707	4,063,712	1,374,546	1,072,308	101 9	25 0	126 9	8,187,211	4 4
In Districts				E								
Fort Frances	47	2,414	....	1,000	3,367	6,395		69 0		69 0	43,412	10 7
Fort William	478	17,358	....	6,877	120,395	104,398	37,944	112 0	40 7	152 7	487,525	16 4
Haileybury	17	3,091	....	2,677	2,700	4,552	D	218 0	D		49,855	26 1
Kirkland Lake	365	9,962	3,689	2,809	60,651	54,924	15,856	76 9	22 2	99 1	80,887	9 6
North Bay	183	8,615	12,699	3,619	37,891	43,150	21,228	119 2	58 6	177 8	239,010	2 4
Port Arthur	384	15,975	21,795	1,800	84,054	90,373	33,569	120 2	44 6	164 8	322,501	11 3
Sault Ste. Marie	330	11,581	7,808	4,033	67,813	63,016	26,134	98 8	41 0	139 8	152,800	7 1
Sudbury	637	16,768	6,210	7,871	98,497	105,457	24,707	81 5	19 8	104 1	195,220	10 0
Timmins	418	10,136	6,873	3,581	14,571	51,731	11,818	63 2	14 4	77 6	107,580	9 1
Totals and Averages	2,860	95,900	59,074	37,367F	579,939	523,996	171,256	93 9	30 7	124 6	1,678,779	14 6
Grand Totals and Averages	24,985	862,226F	272,471	430,707	4,583,651	1,898,542	1,243,564	100 9	25 6	126 5	9,865,993	5 0

B Includes debenture levy.

c Included with academic school See financial statistics of High Schools and Collegiate Institutes

E In the Territorial Districts, in place of a county grant, the Province pays for outside pupils at the rate of $100 per pupil of average daily attendance

F Includes District non-resident grant of $37,367.

Main Entrance, Hon. W. C. Kennedy Collegiate Institute

TABLE 34—FINANCIAL STATISTICS, DAY SCHOOLS, 1944 (as reported by Trustee Boards)

Vocational Schools	Average Daily Attendance for Calendar Year	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (cents)			Debenture Indebtedness	
		Legislative Grants		County Grants	School District Levy[a]	Current	Capital	Current	Capital	Total	Amount	Per $1,000 of Assessment
		Ordinary	Building									
In Counties		$	$	$	$	$	$				$	$ c.
Barrie	72	3,057	.....	3,519	1,301	8,857	.....	61 3	...	61 3		
Beamsville	17	2,534	2,096	5,521	3,802	9,225	3,766	98 5	10 3	138 8	7,531	10 1
Belleville	203	8,396	10,177	10,937	39,577	13,642	19,696	108 1	18 9	157 0	c	
Brantford	377	11,596	5,301	13,915	42,278	60,390	12,165	81 1	16 1	97 8	126,256	4 5
Brockville	113	4,241	.....	2,543	9,100	13,507	5,000	62 1	23 1	85 5	c	
Chatham	234	8,905	.....	17,001	26,401	53,344	...	115 0		115 0		
Cornwall	301	9,568	3,819	21,980	27,228	49,370	17,986	82 6	30 1	112 7	c	
Fort Erie	31	4,192	.....	1,077	4,505	8,172	1,603	134 5	17 1	151 6	25,213	5 2
Galt	222	9,333	9,915	10,768	28,919	47,059	14,298	107 1	32 5	139 6	2,063	2
Guelph	169	9,623	1,202	10,240	24,617	48,641	...	82 9		82 9	Paid off	
Hamilton (3)	2,352	68,861	34,413	.....	485,541	502,970	151,442	111 4	34 2	145 6	1,110,810	6 3
Kemptville	20	1,222	.....	.....	330	2,034	...	85 9		85 9		
Kingston	320	12,348	9,823	13,179	54,743	61,510	23,963	96 1	37 1	133 5	247,172	11 7
Kitchener-Waterloo	571	14,059	9,291	7,785	74,280	80,832	17,891	71 2	15 7	86 9	110,209	3 0
London	1,121	32,402	.....	33,369	181,115	206,018	35,437	93 1	16 0	109 1	101,068	1 2
Napanee			Included with Collegiate									
Niagara Falls	327	11,293	1,225	8,761	53,301	69,801	5,916	107 1	9 2	116 3	17,755	9
Oshawa	379	10,172	11,209	13,509	51,921	58,166	25,112	77 3	33 8	111 1	108,644	4
Ottawa (2)	2,182	51,301	7,853	32,808	360,353	359,518	85,393	81 7	19 8	101 5	697,565	4 2
Owen Sound	255	9,598	1,790	11,193	37,221	56,310	3,721	111 5	7 4	118 9		
Pembroke	92	2,209	.....	857	3,613	4,856	1,338	26 6	7 3	33 9	16,056	7 8
Perth	82	3,601		3,159	5,344	10,613	688	61 9	1 2	69 1	625	5
Peterborough	350	12,619	8,825	15,882	58,503	70,012	23,611	120 5	37 1	147 6	218,600	8 6
Picton	34	1,986	...	1,918	1,968	4,616		67 7		67 7		
Renfrew	45	4,173	2,987	3,572	8,829	15,602	3,470	175 9	50 4	226 3	33,618	9 5
Ridgetown	69	3,995	.....	1,695	475	11,378		81 4		81 4		
St. Catharines	499	15,351	.....	17,196	65,022	88,631	15,305	89 2	15 4	104 6	c	
St. Thomas	303	13,014	8,956	18,414	41,534	68,055	19,490	112 9	32 2	145 1	188,084	9 5
Sarnia	119	15,247	...	15,765	65,066	91,785		111 1		111 1		
Scarborough	176	6,331		6,972	20,621	22,865	6,328	65 2	18 0	83 2	c	
Simcoe	141	1,803	2,931	7,111	9,000	17,158	5,862	60 6	20 4	81 0	c	
Stamford	142	6,375		5,118	19,033	30,541	2,912	107 9	10 4	118 3	12,748	1 5
Stratford	74	5,191		2,851	18,556	9,565	c	65 1		65 1	5,025	4
Toronto (6)	8,650	278,093	59,468		2,042,638	1,923,116	391,903	113 3	23 3	136 6	1,495,116	4 0
Welland	339	12,209	5,731	21,101	30,236	59,949	13,093	68 7	19 4	88 1	161,200	1 1
Weston	108	12,618	5,086	18,839	15,218	72,659	10,983	89 6	13 5	103 1	c	
Windsor	1,332	27,630		37,653	201,063	219,308	47,826	82 7	18 9	101 6	n r	
Woodstock	120	1,581		3,323	11,883	15,802	3,843	66 1	16 1	82 2	46,566	5 9
York Township (3)	312	10,992	.....	8,979	61,855	55,201	11,417	81 1	16 8	98 2	114,494	7 9
York East	285	3,357		25	23,926	26,597		46 8		46 8		
York North	51	3,432		2,995	5,180	9,411	2,193	88 8	19 7	108 5	24,912	4 3
Totals and Averages	23,252	730,577	202,101	118,196	1,218,835	1,567,425	987,011	99 1	21 6	121 0	6,851,278	4 8
In Districts												
Fort Frances	46	1,930		825	1,052	6,775		71 0		74 0		
Fort William	104	17,830		4,549	115,287	107,030	37,941	134 1	47 4	181 5	487,525	16 1
Kirkland Lake	375	10,990	23,202	5,325	72,113	59,563	13,186	79 8	17 7	97 5	110,754	11 9
North Bay	185	8,581	12,699	3,786	10,683	11,663	21,228	121 0	57 5	178 5	230,084	[illegible]
Port Arthur	396	16,297	21,795	3,725	85,900	90,251	33,569	117 8	43 7	161 5	306,577	10 7
Sault Ste. Marie	100	13,535	7,755	3,908	66,833	69,997	18,249	88 4	23 1	111 5	145,100	6 6
Sudbury	429	14,812	6,210	11,836	69,633	82,516	21,707	96 3	28 8	125 1	177,403	9 0
Timmins	366	10,617	6,873	9,682	30,825	51,848	11,818	75 3	16 2	91 5	[illegible]	9 5
Totals and Averages	2,601	94,622	78,534	46,636	191,656	515,643	160,701	99 8	31 1	130 9	[illegible]	[illegible]
Grand Totals and Averages	25,853	[f]871,835	280,635		1,713,191	5,083,068	1,147,812	99 6	22 5	122 1	8,407,358	4 3

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[a] Includes debenture levy.
c Included with academic school. See financial statistics of High Schools and Collegiate Institutes.
[g] In the Territorial Districts, in place of a County grant, the Province pays for outside pupils at the rate of $100 per pupil of average daily attendance
[f] Includes District non-resident grant of $16,636.
n r.—not reported.

TABLE 35—NIGHT SCHOOLS, 1943-44

SCHOOLS	No. of Classes	Teachers			Enrolment			Nationality		
		Total	Male	Female	Total	Male	Female	Canadian	British	Others
In Counties										
Barrie	5	6	5	1	63	18	45	61	2	....
Belleville	10	14	9	5	520	277	243	468	31	21
Brantford	14	15	10	5	528	333	195	451	29	48
Chatham	13	10	7	3	410	196	214	359	11	40
Collingwood	1	1	......	1	33	2	31	32	......	1
Cornwall	26	19	13	6	588	234	354	542	27	19
Galt	13	13	8	5	314	122	192	276	18	20
Guelph	16	9	7	2	294	155	139	282	7	5
Hamilton (3)	62	60	43	17	1,453	815	638	1,166	141	146
Kingston	14	11	9	2	315	165	150	276	24	15
Kitchener-Waterloo	29	16	13	3	626	236	390	555	12	59
London	48	43	30	13	1,358	581	777	1,192	91	75
Niagara Falls	20	13	9	4	453	292	161	360	32	61
Oshawa	26	21	15	6	683	325	358	564	54	65
Ottawa (2)	121	74	45	29	3,291	1,079	2,212	2,897	273	121
Owen Sound	12	12	8	4	259	104	155	247	5	7
Pembroke	9	12	7	5	211	47	164	201	7	3
Peterborough	36	29	21	8	1,007	531	476	913	53	41
Renfrew	5	5	2	3	94	27	67	83	11	....
St. Catharines	44	29	19	10	969	439	530	809	77	83
St. Thomas	13	13	9	4	417	211	206	376	27	14
Sarnia	16	12	9	3	565	173	392	468	49	48
Simcoe	9	10	7	3	196	127	69	170	17	9
Stratford	23	16	12	4	374	164	210	342	19	13
Toronto (7)	396	291	207	84	8,942	3,752	5,190	7,325	740	877
Welland	21	15	10	5	547	337	210	451	15	81
Windsor	43	43	31	12	1,332	661	671	1,033	84	215
Woodstock	10	13	9	4	192	99	93	160	25	7
Weston	24	13	10	3	359	190	169	314	32	13
East York	5	3	2	1	77	16	61	65	7	5
Totals	1,084	841	586	255	26,470	11,708	14,762	22,438	1,920	2,112
In Districts										
Fort William	24	21	13	8	515	176	339	445	26	44
Kirkland Lake	26	18	13	5	430	180	250	310	42	78
North Bay	12	10	6	4	242	109	133	215	12	15
Port Arthur	26	20	12	8	598	230	368	475	25	98
Sault Ste. Marie	16	14	9	5	446	199	247	396	22	28
Sudbury	19	23	12	11	576	263	313	471	21	84
Timmins	10	10	3	7	269	96	173	218	21	30
Totals	133	116	68	48	3,076	1,253	1,823	2,530	169	377
Grand Totals	1,217	957	654	303	29,546	12,961	16,585	24,968	2,089	2,489

TABLE 36—EVENING VOCATIONAL SCHOOLS—Classification of Students by Subjects of Study, 1944-45

I. ACADEMIC

A—CULTURAL

1. English for New Canadians	115	10. Conversational French	68
2. Conversational English	30	11. Spanish	292
3. Reading	182	12. Russian	13
4. Literature	286	13. German	31
5. Poetry Appreciation	28	14. Music Appreciation	42
6. Composition and Spelling	480	15. Choral Music	22
7. Grammar	302	16. Script Writing	34
8. Public Speaking	120	17. Radio Dramatics	23
9. French	173		

B—PRACTICAL

1. Arithmetic	805	5. Calculus	1
2. Algebra	650	6. General Mathematics	23
3. Geometry	444	7. Shop Mathematics	735
4. Trigonometry	204	8. Mechanics	1

II. VOCATIONAL AND INDUSTRIAL

A—DOMESTIC ARTS

1. Home Nursing	172	4. Dressmaking	6,572
2. Meal Preparation and Serving	1,869	5. Tailoring	27
3. Nutrition and Dietetics	421	6. Pattern Making and Design	281

B—COMMERCE

1. Writing	120	8. Business Forms	220
2. Stenography	3,023	9. Office Routine	185
3. Typewriting	5,410	10. Bookkeeping	1,151
4. Transcription	110	11. Salesmanship	7
5. Business Correspondence	143	12. Junior Business Machines	93
6. Journalism	120	13. Industrial French	95
7. Business Machines	612		

C—ART, DRAFTING, AND DESIGN

(a) Pure Art:

1. Painting and Drawing	56	6. Art Methods	41
2. Colour Study	316	7. Oil Painting	51
3. Still Life Drawing	206	8. Water Colour	23
4. Life Drawing	308	9. Teacher's Art Course	15
5. General Art	23		

(b) Applied Art:

1. Lettering and Show Cards	212	4. Fashion Drawing and Design	194
2. Commercial Art	58	5. Photography	105
3. Illustrating	169		

(c) Industrial Drafting and Design:

1. Drafting (General)	931	5. Tool and Die Design	40
2. Blue Print Reading	152	6. Sheet Metal Drawing	23
3. Architectural Drawing	249	7. Electrical Drawing	15
4. Machine Drawing and Design	480	8. Horological Drafting	16

D—CRAFTS

1. Arts and Crafts	39	7. Rugs	17
2. Leather Working	265	8. Weaving	62
3. Cabinet Making	298	9. Toy Making	18
4. Pattern Making	34	10. Chip Carving	18
5. Printing	183	11. Glass Blowing	10
6. Glove Making	22		

E—SCIENCE AND ENGINEERING

(a) Science:

1. Physics	103	4. Chemistry for Nurses	86
2. Chemistry	324	5. Electricity	950
3. Industrial Chemistry	100	6. Electronics	33

(b) Engineering:

1. Applied Mechanics	20	3. Diesel Engines	32
2. Steam Engineering	228	4. Refrigeration and Air Conditioning	86

F—TRADES AND INDUSTRY

1. General Woodworking	1,248	9. Plumbing	75
2. Carpentry	590	10. Hairdressing	50
3. Machine Shop Work	1,419	11. Forge Work	18
4. Acetylene Welding	879	12. Electric Wiring	317
5. Arc Welding	398	13. Installation	74
6. Radio	523	14. Plastics	10
7. Auto Mechanics	1,698	15. Electrical Construction	49
8. Sheet Metal Work	45		

III. MISCELLANEOUS

1. First Aid	132	6. Beauty Culture	196
2. Physical Education	361	7. Oral and Written Expression	11
3. Lip Reading	14	8. Hostess Course	34
4. Health Education	115	9. Gardening	16
5. Swimming	399	10. Lino Centering	18

Courtesy Kitchener-Waterloo Collegiate Vocational Institute

A Draughting Class

TABLE 37—NIGHT SCHOOL FINANCES

Centre	Calendar year 1943					Calendar year 1944				
	Receipts		Disbursements			Receipts		Disbursements		
	Legisl Grant	Fees*	Instruction	Other Costs	Total†	Legisl Grant	Fees*	Instruction	Other Costs	Total†
A. In Vocational or Comp Schools										
Barrie	715	77	n r	n r	n r	657	75	n r	n r	n r
Belleville	439	n r	2,083	417	2,500	2,291		3,493	1,895	5,388
Brantford	2,011	791	3,536	510	4,046	2,664	664	2,201	749	2,950
Chatham	1,280	515	2,163	158	2,321	1,567	537	2,517	114	2,631
Cornwall	2,578	733	4,095	53	4,148	2,837	596	4,377	174	4,551
Fort Erie	695	181	630		630					
Fort Frances	516	96	520	18	538			72	14	86
Fort William	1,682	304	3,000	2,555	5,555	2,610		5,412	1,968	7,380
Galt	1,752	314	2,629	270	2,899	1,525	394	2,396	190	2,586
Guelph	629	529	1,605	112	1,717	614	402	1,821	66	1,887
Hamilton—										
Commerce	783	1,861	2,291	.	2,291	254	1,768	2,055		2,055
Technical	2,914	6,121	11,364		11,364	3,073	6,697	11,368		11,368
Westdale	859	1,561	3,254		3,254	946	2,584	3,930		3,930
Kingston	1,422	1,312	2,784	2,218	5,002	1,558	813	2,947	1,755	4,702
Kirkland Lake	3,523	405	5,150	1,775	6,925	3,123	305	5,290	1,767	7,057
Kitchener	1,612	1,247	3,493	39	3,532	2,095	1,620	4,426		4,426
London	4,359	2,138	9,823	5,915	15,738	5,729	2,457	12,310	5,997	18,307
Niagara Falls	1,436	912	2,669	413	3,082	1,797	1,209	3,236	222	3,458
North Bay	1,022	318	2,309	1,939	4,248	1,278	408	2,914	750	3,664
Oshawa	2,703	1,131	4,576	...	4,576	2,815	1,152	5,219	...	5,219
Ottawa—										
Technical	3,643	2,405	7,782	1,651	9,433	4,870	2,907	10,688	1,826	12,514
Commerce	3,304	1,987	6,224	1,047	7,271	3,756	1,604	7,255	1,223	8,478
Owen Sound	1,553	502	2,753	209	2,962	1,366	533	2,960	809	3,769
Pembroke	1,033	78	1,648	...	1,648	1,217	95	1,556		1,556
Peterborough	2,889	2,325	5,797	311	6,108	3,595	2,396	6,890	1,331	8,221
Port Arthur	2,364	1,484	4,971	1,206	6,177	2,476	1,376	5,090	1,148	6,238
Renfrew	487	325	702	126	828	466	137	686		686
St. Catharines	2,119	2,401	5,055	281	5,336	2,732	2,286	5,997	241	6,238
St. Thomas	927	275	1,674	......	1,674	821	428	2,755	.	2,755
Sarnia	1,606	591	2,911	545	3,456	1,654	578	3,347	592	3,939
Sault Ste. Marie	1,775	726	4,436	......	4,436	1,130	765	3,803	...	3,803
Simcoe	972	31	1,473	......	1,473	1,008	286	1,383	.	1,383
Stratford	2,002	138	3,499	618	4,117	2,307	198	3,803	564	4,367
Sudbury	2,201	1,308	5,235	898	6,133	2,167	1,400	4,828	870	5,698
Timmins	965	585	2,142	200	2,342	1,404	405	2,409	200	2,609
Toronto—										
Technical	13,729	27,331	53,774	30,375	84,149	22,175	35,539	72,481	32,726	105,207
Commercial	2,692	12,883	16,771	8,694	25,465	4,345	11,211	21,504	8,984	30,488
Welland	2,216	....	3,280	......	3,280	2,048	...	3,154	...	3,154
Weston	2,003	758	2,850	694	3,544	2,069	854	3,810	753	4,563
Windsor	2,468	6,893	7,605	4,702	12,307	1,864	6,490	9,841	5,093	14,934
Woodstock	992	488	1,535	265	1,800	1,244	670	1,875	153	2,028
York East	415	300	755	....	755	261	39	423	......	423
Totals	85,285	84,369	210,846	68,214	279,060	102,408	91,878	252,522	72,174	324,696
B. In Public Schools New Toronto	69	n.r.	n.r.	n.r.	n.r.	....	....	....	....	....
C. Senior Auxiliary Toronto—Jarvis	1,466	....	2,168	803	2,971	1,550	....	2,117	903	3,020
D. High Schools Dunnville	264	2	225	50	275	.....	.....	...	...	...
Grand Totals	87,084	84,371	213,239	69,067	282,306	103,958	91,878	254,639	73,077	327,716

*Whenever sufficient data was reported, the net figures for fees was given.

†The Amount of money spent in excess of grant and fees is made up from local tax levy.

n.r.—not reported.

THE SENIOR AUXILIARY SCHOOLS

TABLE 38—SCHOOLS, TEACHERS, PUPILS, ETC., 1943-44

Schools	Full-Time Teachers		Full-Time Net Enrolment			Average Daily Attendance	Attendance Efficiency Percentage	Year Classification of Net Enrolment					Part-Time Enrolment	Beginners admitted during the year	Retirements during the Year while in			
	Male	Female	Total	Male	Female			1st year	2nd year	3rd year	4th year	5th year			1st year	2nd year	3rd year	4th year
Hamilton—Boys' Handicraft	9	1	209	209	.....	190	86.09	122	87	.....	.....	.....	.....	114	34	45	.....	.....
Girls' Handicraft	.....	7	136	.....	136	115	80.74	67	45	24	.....	.....	.....	68	13	28	20	5
Toronto—Boys' (Jarvis St.)	21	.....	727	727	.....	335	81.50	340	204	152	30	1	43	290	82	56	66	19
Girls' (Dovercourt Rd.)	.....	15	342	.....	342	227	82.00	85	127	125	1	.....	91	127	5	16	49	1
Girls' (Boulton Ave.)	.....	11	204	.....	204	162	87.00	66	90	48	.....	.....	45	114	.....	.....	86	.....
Totals	30	34	1 618	936	682	1,029	83.40	680	553	349	31	1	179	713	134	145	221	25

TABLE 39—AGE-GRADE DISTRIBUTION OF NET ENROLMENT, 1943-44

		12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	Totals	Year Totals
First Year	Boys	19	220	157	65	1	.....	.....	.....	.....	.....	462	827
	Girls	.....	120	179	66	.....	.....	.....	.....	.....	.....	365	
Second Year	Boys	.....	8	113	127	41	1	.....	1	.....	.....	291	462
	Girls	.....	4	92	75	.....	.....	.....	.....	.....	.....	171	
Third Year	Boys	.....	15	74	61	2	.....	.....	.....	.....	.....	152	297
	Girls	.....	.....	.....	96	47	.....	.....	2	.....	.....	115	
Fourth Year	Boys	.....	.....	3	12	15	.....	.....	.....	.....	.....	30	31
	Girls	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	1	
Fifth Year	Boys	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	1	1
	Girls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Totals by Sexes	Boys	19	243	347	266	59	1	.....	1	.....	.....	936	1 618
	Girls	.....	124	271	237	48	.....	.....	2	.....	.....	682	
Grand Totals		19	367	618	503	107	1	.....	3	.....	.....	1 618	

TABLE 40—FINANCIAL STATISTICS, 1943

Schools	Average Daily Attendance	Major Items of Receipts		Disbursements		Cost per Pupil-Day (Cents)			Debenture Indebtedness	Pupil-Days
		Legislative Grant	School District Levy	Current	Capital	Current	Capital	Total		
Hamilton—Boys' Handicraft	185	5 349	31 668	36 779	811	101.7	2.2	103.9	.....	36 181
Girls' Handicraft	110	2 944	13,935	24 109	.....	112.7	.....	112.7	.....	21,399
Toronto—Boys' (Jarvis St.)	330	20,333	81,907	91,424	12,740	142.5	19.9	162.4	75,000	61,150
Girls' (Dovercourt Rd.)	219	8,532	59,333	69,699	150	164.0	.4	164.4	.....	42,503
Girls' (Boulton Ave.)	154	5,976	46,029	45,312	8,158	151.5	27.3	178.8	345	29,912
Totals	998	43,134	232,872	267,323	21,859	137.6	11.3	148.9	75,345	194,145

TABLE 41—SCHOOLS, TEACHERS, PUPILS, ETC., 1944-45

Schools	Full-Time Teachers		Full-Time Net Enrolment			Average Daily Attendance	Attendance Efficiency Percentage	Year Classification of Net Enrolment					Part-Time Enrolment	Beginners admitted during the year	Retirements during the year while in			
	Male	Female	Total	Male	Female			1st year	2nd year	3rd year	4th year	5th year			1st year	2nd year	3rd year	4th year
Hamilton—Boys' Handicraft	9	1	196	196	......	181	84.99	98	92	6				117	44	89		
Girls' Handicraft	......	8	123	......	123	111	84.30	72	28	23				63	not	reported		
Toronto—Boys' (Jarvis St.)	21	......	696	696	......	361	80.31	294	217	170	15		30	277	79	74	48	35
Girls' (Dovercourt Rd.)	......	15	327	......	327	218	82.00	90	117	120			58	118	5	17	120	
Girls' (Boulton Ave.)	......	11	282	......	282	141	84.00	100	92	90			26	116	2	9	109	
Totals	30	35	1,624	892	732	1,012	83.00	654	546	409	15		114	691	130	189	277	35

TABLE 42—AGE-GRADE DISTRIBUTION OF NET ENROLMENT 1944-45

		12 years	13 years	14 years	15 years	16 years	17 years	18 years	Totals	Year Totals
First Year	Boys	9	157	142	80	2	1	1	392	
	Girls	......	166	64	24	7	1		262	654
Second Year	Boys	1	20	129	149	10			309	
	Girls	......	......	135	70	31	1		237	546
Third Year	Boys	......	......	10	85	77	4		176	
	Girls	......	......	3	170	60			233	409
Fourth Year	Boys	......	......	......	6	5	4		15	
	Girls	......	......							15
Totals by Sex	Boys	10	177	281	320	94	9	1	892	
	Girls	......	166	202	264	98	2		732	
Grand Totals		10	343	483	584	192	11	1		1,624

TABLE 43—FINANCIAL STATISTICS, 1944

Schools	Average Daily Attendance	Major Items of Receipts		Disbursements		Cost per Pupil Day (Cents)			Debenture Indebtedness	Pupil Days
		Legislative Grant	School District Levy	Current	Capital	Current	Capital	Total		
Hamilton—Boys' Handicraft	190	5,809	31,868	37,854	28	100.9	.07	101.0		[illegible]
Girls' Handicraft	111	2,848	22,201	27,779		123.2		123.2		22,518
Toronto—3 Schools	724	35,521	207,927	218,627	13,309	151.8	9.2	161.0	66,209	144,098
Totals	1,028	44,178	261,996	284,260	13,337	146.5	6.9	153.4	66,209	[illegible]

TABLE 44—Professional Certificates Issued by the Department of Education during the School Year 1943-44

A—General

Training Schools	Classification of Certificates												Grand Totals
	Public and Separate School				High School				Vocational School				
	First Class		Second Class		Ordinary		Specialist		Ordinary		Specialist		
	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.	
Ontario College of Education	17				186		90						293
Normal Schools	982		136										1,118
Total Interim Certificates Issued	999		136		186		90				2		1,413
Total Interim Certificates Made Permanent		720		64		156		108		6		1	1,055
General Certificates Issued	999	720	136	64	186	156	90	108		6	2	1	2,468

B—Special

(I) ONE-YEAR COURSE

Subject	Elementary		Intermediate		Specialist	
	Interim	Permanent	Interim	Permanent	Interim	Permanent
Home Economics	1		4	11		
Manual Training				3		2
Art	11		4			
Physical Education	39		12			
Vocal Music	9		4			
Primary Specialist					8	5
Commercial Subjects	9		7			
Educational Counselling			18			

NOTE 1.—81 Interim Certificates in Elementary Agriculture and Horticulture were issued on pro tanto standing.

NOTE 2.—During the year 61 High School Principals' certificates were granted and the following interim certificates in special subjects were made permanent: 243 Elementary, 64 Intermediate and Supervisors', 10 Auxiliary Education and 35 Kindergarten-Primary.

NOTE 3.—Also the following Interim Certificates were issued on previous Summer School courses: 1 Interim Elementary Vocal Music; 2 Auxiliary Education.

NOTE 4.—41 Interim Elementary Manual Training—Type "A"—certificates were issued after attendance at two Winter Courses.

NOTE 5.—579 Deferred Interim Second Class certificates and 61 Limited High School Assistants' certificates were issued after attendance at Special Summer Sessions.

C—Temporary

Counties (Public)	
Brant	2
Bruce	4
Carleton	1
Dufferin	8
Dundas	2
Durham	4
Elgin	6
Essex	6
Frontenac and Addington	34
Glengarry Prescott and Russell	18

District (Public)	
Division I	27
" II	23
" III	16
" IV	12
" V	15
" VI	17
" VII	30
" VIII	30
" IX	8
" X	7
" XI	9
" XII	13
" XIII	12
" XIV	12
" XV	33
" XVI	18
Total	282

Counties (Public)	
Grey	15
Haldimand	3
Halton	4
Haliburton	13
Hastings	23
Huron	3
Kent	2
Lambton	2
Lanark	19
Leeds and Grenville	14
Lennox	2
Lincoln	4

R. C. Separate	
Division I	7
" II	4
" III	21
" IV	17
" V	9
" VII	3
" VIII	2
" X	7
" XII	4
" XIV	4
" XVII	2
" XVIII	4
" XIX	4
" XX	1
" XXI	3
" XXII	2
" XXIII	6
" XXIV	6
Total	106
Total Temporary	725

Counties (Public)	
Middlesex	4
Norfolk	6
Northumberland and Durham	10
Ontario	7
Oxford	1
Peel	4
Perth	4
Peterborough	18
Prince Edward	5
Renfrew	44
Simcoe	20
Stormont	3
Victoria	5
Waterloo	1
Welland	4
Wellington	6
Wentworth	4
York	2
Total	337

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

The type of Secondary Schools is shown thus: Collegiate Institute (CI); High School (H); Continuation School (C); Technical School (T); Commercial School (Com), Composite (academic, commercial and technical) (ACT); Combined academic and commercial (AC); Combined Vocational (commercial and technical) (CT); Combined academic and vocational agriculture (A. Agr.); Combined academic and mining school (AM).
Senior Auxiliary Schools shown thus: (SA); Navigation Schools shown thus: (N)

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Brant	Brantford (ACT)	Paris (H)		Burford (H), Mount Pleasant (C), St. George (C), Scotland (C)
Bruce		Chesley (H), Kincardine (H), Southampton (C), Walkerton(H), Wiarton (H).	Hepworth (C), Lion's Head (C), Lucknow (H), Mildmay, Paisley (C), Port Elgin (H), Ripley (C), Tara (C), Teeswater (C), Tiverton (C)	Allenford (C).
Carleton	Ottawa (2 CI) (T) (Com.)	Eastview	Richmond (C), Rockliffe	Carp (C), Fitzroy Harbour (C), Kars (C), Kenmore (C), Kinburn (C), Manotick (C), Metcalfe (C), Nepean (H), North Gower (C), Pierce's Corners*(C)
Dufferin		Orangeville (H)	Grand Valley (C), Shelburne (H)	Honeywood (C) Laurel (C)
Dundas			Chesterville (H), Iroquois (H), Morrisburg (C.I.), Winchester (H)	Hallville (C) Morewood (H), South Mountain (C)
Durham		Bowmanville (H) Port Hope (H)	Millbrook (C), Newcastle (H)	Blackstock (C) Orono (C)
Elgin	St. Thomas (CI) (CT)	Aylmer (H)	Dutton (H), Port Stanley, Rodney (C) Springfield (C), Vienna (H), West Lorne (C)	Belmont (C), Port Burwell (C), Sparta (C)
Essex	Windsor (4 CI) (CT)	Amherstburg (H), Essex (H), Harrow (H), Kingsville (H), La Salle, Leamington (H), Riverside (C), Tecumseh	Belle River, St. Clair Beach.	Comber (C), Pelee Island (C)
Frontenac	Kingston (ACT) (N)		Portsmouth	Sydenham (H), Wolfe Island (C)
Glengarry		Alexandria (H)	Lancaster, Maxville (H)	Williamstown (H)
Grenville		Prescott (H)	Cardinal (C), Kemptville (A.Agr.) Merrickville (C)	North Augusta (C) Spencerville (C)
Grey	Owen Sound (ACT)	Durham (H), Hanover (H), Meaford (H), Thornbury (H)	Chatsworth (C), Dundalk (H) Flesherton (H), Markdale (H), Neustadt, Shallow Lake	Feversham (C), Holstein (C)
Haldimand		Dunnville (H)	Caledonia (H), Cayuga (H), Hagersville (H), Jarvis (C)	Selkirk (C)
Haliburton				Haliburton (C), Minden (C) Wilberforce (C)
Halton		Burlington (H), Georgetown (H), Milton (H), Oakville (H)	Acton (C)	

*Malakoff Continuation School

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Hastings	Belleville (ACT)	Deseronto (H), Trenton (H)	Bancroft (C), Deloro, Frankford (C), Madoc (H), Marmora (H) Stirling (H), Tweed (H)	
Huron		Clinton (C.I.), Goderich (CI), Seaforth (H), Wingham (H)	Blyth (C), Brussels (C), Exeter (H), Hensall (C)	Fordwich (C), Wroxeter (C)
Kent	Chatham (CI) (CT)	Blenheim (H), Bothwell (C), Dresden (C) Ridgetown (A.Agr.), Tilbury (H), Wallaceburg (H)	Erieau, Erie Beach, Highgate (C), Thamesville (C), Wheatley (C)	Merlin (C), Paincourt (C)
Lambton	Sarnia (ACT)	Forest (H), Petrolia (H)	Alvinston (C), Arkona (C), Courtright, Oil Springs (C), Point Edward, Thedford (C), Watford (H), Wyoming (C)	Florence (C)
Lanark		Almonte (H), Carleton Place (H), Perth (AC), Smith's Falls (CI)	Lanark (C)	Pakenham (C)
Leeds		Brockville (AC), Gananoque (H)	Athens (H), Newboro, Westport (2C)	Elgin (C), Lansdowne (C), Lyndhurst (C), Mallorytown (C), Seeley's Bay (C)
Lennox and Addington		Napanee (AC)	Bath (C), Newburgh (H)	Flinton (C), Odessa (C), Stella (C), Tamworth (C)
Lincoln	St. Catharines (ACT)	Grimsby (H), Merriton (H), Niagara (H)	Beamsville (A.Agr.), Port Dalhousie	Smithville (H)
Middlesex	London (3 CI) (CT)	Parkhill (H), Strathroy (CI)	Ailsa Craig (C), Glencoe (H), Lucan (H), Newbury, Wardsville (H)	Delaware (C) Dorchester (C), Ilderton (C) Lambeth (C), Lobo (C), Melbourne (C), Mt. Bridges (C), Thorndale (C)
Norfolk		Simcoe (ACT)	Delhi (H), Port Dover (H), Port Rowan (H), Waterford (H)	
Northumberland		Campbellford (H), Cobourg (CI)	Brighton (H), Colborne (H), Hastings	Castleton (C), Warkworth (C). Wooler (C)
Ontario	Oshawa (ACT)	Whitby (H), Uxbridge (H)	Beaverton (C), Cannington (C), Port Perry (H)	Brooklin (C), Claremont (C), Pickering (C), Sunderland (C)
Oxford	Woodstock (AC)	Ingersoll (CI), Tillsonburg (H)	Embro (C), Norwich (H), Tavistock (C)	Brownsville (C), Burgessville (C), Drumbo (C), Mt. Elgin (C), Otterville (C), Plattsville (C), Princeton (C), Thamesford (C)
Peel		Brampton (H)	Bolton (C), Port Credit (H), Streetsville (H)	Alton (C), Caledon East (C), Cooksville (C), Inglewood (C)
Perth	Stratford (AC)	Listowel (H), Mitchell (H), St. Mary's (CI)	Milverton (C)	Dublin (C)
Peterborough	Peterborough (ACT)		Havelock (H), Lakefield (H) Norwood (H), Sturgen Point	Ennismore (C)

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Prescott		Hawkesbury (2H), Vankleek Hill (CI)	L'Original	Plantagenet (H)
Prince Edward		Picton (AC)	Bloomfield, Wellington (C)	Consecon (C)
Renfrew		Arnprior (H), Pembroke (AC), Renfrew (ACT)	Barry's Bay, Braeside, Cobden (C) Eganville (2C), Killaloe	Beachburg (C), Chalk River (C), Forester's Falls (C), Westmeath (C)
Russell		Rockland (H)	Casselman	Cumberland (C), Embrun (H), Navan (C), Russell (C)
Simcoe		Alliston (H), Barrie (AC), Collingwood (CI), (N), Midland (H), (N), Orillia (CI), Penetanguishene (H), Stayner (C)	Beeton (C), Bradford (H), Coldwater (C), Creemore (C), Port McNicoll (C), Tottenham (C), Victoria Harbour	Cookstown (C), Elmvale (H), Lefroy (C), Minesing (C), Severn Bridge (C), Singhampton (C), Thornton (C), Lafontaine (C)
Stormont		Cornwall (AC)	Finch (H)	Aultsville (C), Avonmore (H), Wales (C)
Victoria		Lindsay (CI)	Bobcaygeon (C), Fenelon Falls (C), Omemee (H), Sturgeon Point, Woodville (C)	Kinmount (C), Little Britain (C)
Waterloo	Galt (ACT), Kitchener (ACT)	Elmira (H), Hespeler, Preston (H), Waterloo	Ayr (C), New Hamburg (C)	New Dundee (C), Wellesley (C)
Welland	Niagara Falls (ACT) Welland (ACT)	Fort Erie (AC), Port Colborne (H), Thorold (H)	Chippawa, Crystal Beach, Fonthill Humberstone	Pelham (C), Ridgeway (H), Stevensville (C), Stamford (AC)
Wellington	Guelph (ACT)	Harriston (H), Mount Forest (H), Palmerston (H)	Arthur (H), Clifford (C), Drayton (C), Elora (H), Erin (C), Fergus (H)	Rockwood (C)
Wentworth	Hamilton (2CI), (Com.), (T), (2SA), (ACT)	Dundas (H)	Waterdown (H), Stoney Creek (H)	Lynden (C)
York	Toronto (9CI), (3SA), (2T), (2CT), (2 Com.), (IAC)	Aurora (H), Leaside, Mimico (H), Newmarket (H), New Toronto, Weston (ACT)	Forest Hill (H), Long Branch (C), Markham (H), Richmond Hill (H), Stouffville (H), Sutton (C), Swansea, Woodbridge	(a) In York Twp. Runnymede (AC) Vaughan Rd. (AC) York Memorial (AC) (b) In East York Twp. East York (AC) (c) In North York " Willowdale (AC) (d) In Scarboro " Scarboro (AC) (e) In Etobicoke " Etobicoke (H) Agincourt (C), Mt. Albert (C), Schomberg (C)

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

DISTRICTS	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Algoma	Sault Ste Marie (CI), (CT)	Blind River (C), Bruce Mines (C), Nesterville, Thessalon (H)	Hilton Beach	Hornpayne (C), White River (C)
Cochrane		Cochrane (H), Hearst (H), Iroquois Falls (H), Kapuskasing (H), Matheson, Smooth Rock Falls (C), Timmins (ACT)		Fraserdale (C), South Porcupine (H), Schumacher (H)
Kenora		Dryden (H), Keewatin (H), Kenora (H), Sioux Lookout (C)		
Manitoulin		Gore Bay (H), Little Current (C)		Manitowaning (C), Mindemoya (C)
Muskoka		Bala, Bracebridge (H), Gravenhurst (H), Huntsville (H)	Port Carling (C), Port Sydney, Rosseau, Windemere	MacTier (C), Milford Bay (C)
Nipissing	North Bay (ACT)	Bonfield, Cache Bay, Mattawa (H), Sturgeon Falls (H)		
Parry Sound		Kearney, Parry Sound (H), Powassan (C), Trout Creek	Burk's Falls (C), South River (C), Sundridge (C)	Sprucedale (C)
Patricia				Red Lake (C)
Rainy River		Fort Frances (AC), Rainy River (H)		Emo (C)
Sudbury	Sudbury (H), (T)	Capreol (H), Chelmsford, Coniston (C), Copper Cliff (H), Frood Mine, Massey (C), Webbwood		Chapleau (H), Espanola (C)
Thunder Bay	Fort William (CI) (CT) Port Arthur (CI) (CT)	Geraldton (H)		Nipigon (C), Schreiber (C)
Timiskaming		Charlton, Cobalt (H), Englehart (H), Haileybury (AM), Latchford, New Liskeard (H)	Thornloe	Kirkland Lake (ACT)

TABLE 46—INSPECTORS AND INSPECTORATES, AS OF DECEMBER 31, 1943

A—ELEMENTARY SCHOOLS

V. K. Greer, M.A., Superintendent of Elementary Education	Parliament Builindgs, Toronto
J. D. Campbell, B.A., D.Paed., Assistant Superintendent of Elementary Education	
C. F. Cannon, B.A., B.Paed., Assistant Superintendent of Elementary Education	
F. S. Rivers, B.A., B.Paed., Assistant Superintendent of Elementary Education	
J. C. Walsh, B.A., B.Paed., Assistant Superintendent of Elementary Education	
Robert Gauthier, B.A., D.Paed., Director of French Instruction	
C. E. Stothers, B.A., D.Paed., Inspector of Auxiliary Classes	
L. Helen De Laporte, B.A., B.Paed., Assistant Inspector of Auxiliary Classes	
N. Davies, B.A., Inspector of Agricultural Classes	
R. D. Keefe, B.A., Director of School Attendance	
G. R. Fenwick, Mus. Bac., Provincial Supervisor of Music	
Joseph Beaulieu, Mus. Bac., Assistant Supervisor of Music	
Charles D. Gaitskell, M.A., Provincial Supervisor of Art	

PUBLIC SCHOOL INSPECTORS—CITIES

Inspectorate	Name of Inspector	Address
Belleville	L. A. Kells, B.A., B.Paed.	Belleville.
Brantford	Thomas Bingle, B.A., B.Paed.	Brantford.
Chatham	H. A. Tanser, M.A., D.Paed., Superintendent of Schools	Chatham.
Fort William	E. J. Transom, M.A., B.Paed.	Fort William
Hamilton	Frank E. Perney, B.A., B.Paed., Superintendent of Schools V. N. Ames, B.A., B.Paed. R. A. Riddell, B.A., B.Paed. J. W. Van Loon, B.A., B.Paed.	Hamilton.
Kitchener	M. G. Hughson, B.A., B.Paed.	Kitchener.
London	G. A. Wheable, B.A., Superintendent of Schools A. B. Lucas, B.A., B.Paed.	London.
Ottawa	McGregor Easson, B.A., D.Paed., Chief Inspector Robert Westwater, B.A., B.Paed.	Ottawa.
Peterborough	K. S. Wightman, B.A., B.Paed.	Peterborough.
St. Catharines	M. F. Pummell, B.A., B.Paed.	St. Catharines.
Toronto	C. C. Goldring, M.A., D.Paed., Superintendent of Schools W. E. Hume, B.A., D.Paed. A. G. Leitch, B.A., B.Paed. G. W. McGill, M.A., D.Paed. H. E. Cavell, M.A., B.Com., B.Paed. A. W. R. Doan, M.A., D.Paed. J. L. McCullough, B.A., B.Paed.	Toronto.
Windsor	Leonard Wheelton, B.A., Superintendent of Schools A. R. Davidson, B.A.	Windsor.

Public School Inspectors—Counties

Inspectorate	Name of Inspector	Address
Brant; Town of Paris	J. C. Webster, B.A., B.Paed	Brantford.
Bruce (in part), Huron (in part); Towns of Chesley, Kincardine, Southampton, Walkerton; Villages of Lucknow, Mildmay, Paisley, Port Elgin, Ripley, Tara, Teeswater, Tiverton	J. M. Game, B.A., B.Paed A. A. Gilroy, B.A.	Walkerton. Walkerton.
Carleton; Town of Eastview; Villages of Richmond, Rockcliffe Park	W. J. McLeod, B.A., B.Paed	Ottawa, 119 Bayswater Ave.
Dufferin; Town of Orangeville; Villages of Grand Valley, Shelburne	W. L. Lovell, B.A., B.Paed	Orangeville.
Dundas; Villages of Chesterville, Iroquois, Morrisburg and Winchester	W. J. Stewart, M.A., B.Paed	Winchester.
Durham (in part) and City of Oshawa; Town of Bowmanville	T. R. McEwen, B.A., B.Paed	Oshawa.
Elgin; City of St. Thomas; Town of Aylmer, Villages of Dutton, Port Stanley, Rodney; Springfield, Vienna, West Lorne	J. C. Smith, B.A.	St. Thomas.
Essex; Towns of Amherstburg, Essex, Harrow; Kingsville, La Salle, Leamington, Riverside, Tecumseh; Villages of Belle River, St. Clair Beach	G. L. Duffin, B.A., M.Ed	Essex, Box 500.
Frontenac, North, and Addington	Maynard Hallman, B.A., B.Paed.	Sharbot Lake.
Frontenac, South (No. 1); Lennox (in part); Villages of Bath, Portsmouth	S. A. Truscott, M.A.	Kingston.
Frontenac, South (No. 2); and City of Kingston	F. P. Smith, M.A.	Kingston.
Glengarry (in part) and Prescott (in part); Town of Alexandria; Villages of Lancaster, Maxville	Howard Robertson, B.A., B.Paed.	Cornwall, 330 Augustus St.
Grenville; Town of Prescott; Villages of Cardinal, Kemptville, Merrickville	H. W. Knight, B.A., B. Paed	Prescott.
Grey, East; Towns of Meaford, Thornbury; Village of Chatsworth	L. L. Sinclair, B.A.	Meaford.
Grey, North, and Bruce, North; City of Owen Sound; Town of Wiarton; Villages of Hepworth, Lion's Head, Shallow Lake.	J. J. Wilson, B.A., B. Paed	Owen Sound.
Grey, South; Towns of Durham, Hanover; Villages of Dundalk, Flesherton, Markdale, Neustadt	W. G. Rae, B.A.	Hanover.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis	W. E. Eade, B.A., B.Paed	Caledonia.
Haliburton; Muskoka (in part); Peterborough, West (in part) and Victoria, East (in part)	Archibald Stouffer, B.A., B.Paed.	Minden.
Halton; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton	Charles Howitt, B.A., B.Paed	Milton.
Hastings, Centre; Villages of Madoc, Stirling, Tweed	A. W. McGuire, B.A.	Tweed.
Hastings, North, Nipissing (in part), Renfrew (in part); Villages of Bancroft, Deloro, Marmora	H. H. Loucks, B.A.	Bancroft.
Hastings, South; Town of Trenton; Village of Frankford	R. H. Macklem, B.A.	Belleville, 211 Albert St.
Huron, North; Towns of Seaforth, Wingham; Villages of Blyth, Brussels	J. H. Kinkead, B.A., B.Paed	Goderich.
Huron, South; Towns of Clinton, Goderich, Villages of Exeter, Hensall	R. O. Staples, B.A., B.Paed	Goderich.
Kent (No. 1); Towns of Blenheim, Bothwell, Dresden, Ridgetown, Tilbury, Wallaceburg; Villages of Erieau, Thamesville, Wheatley	G. A. Pearson, B.A. G. C. Dobson, B.A., B.Paed	Chatham. Chatham.
Kent (No. 2)	H. J. Payette, B.A.	Chatham, 574 King St. W.
Lambton, (No. 1); Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming	H. B. Galpin, B.A., B.Paed	Sarnia.

PUBLIC SCHOOL INSPECTORS—COUNTIES

Inspectorate	Name of Inspector	Address
Lambton, (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford	T. J. Thompson, B.A., B.Paed.	Petrolia.
Lambton (No. 3); City of Sarnia	William Rogers, B.A., B.Paed	Sarnia
Lanark; Towns of Almonte, Carleton Place, Perth, Smith's Falls; Village of Lanark	J. W. Barber, B.A	Perth.
Leeds (No. 1); Town of Gananoque; Villages of Newboro, Westport	W. F. Hiscocks, B.A.	Gananoque.
Leeds (No. 2); Town of Brockville; Village of Athens	Elwood Oakes, B.A., B.Paed	Brockville.
Lennox & Hastings, South (in part); Towns of Deseronto, Napanee; Village of Newburgh	Temporarily in Charge— M. Hallman, R. H. Macklem,	Frontenac N. Hastings S.
Lincoln (in part); Towns of Grimsby, Merritton, Niagara; Villages of Beamsville, Port Dalhousie	W. A. Marshall, B.A., B.Paed.	St Catharines, 18 Glen Ridge Ave.
Middlesex, East; Village of Lucan	D. G. Smith, B.A.	London, 155 Thornton Ave.
Middlesex, West; Towns of Parkhill, Strathroy; Villages of Ailsa Craig, Glencoe, Newbury, Wardsville	Gordon Young, B.A.	Strathroy.
Norfolk; Town of Simcoe; Villages of Delhi, Port Dover, Port Rowan, Waterford	W. L. Bowden, B.A.	Simcoe.
Northumberland; Town of Campbellford; Villages of Brighton, Colborne, Hastings	A. A. Martin, B.A., B.Paed.	Brighton.
Northumberland and Durham; Towns of Cobourg, Port Hope; Villages of Millbrook, Newcastle	W. H. Carlton, B.A., B.Paed.	Cobourg.
Ontario North, and York (in part); Town of Uxbridge; Villages of Beaverton, Cannington, Sutton	J. R. Pickering, B.A., B.Paed	Uxbridge.
Ontario South; Town of Whitby; Village of Port Perry	Arthur Archibald, B.S.A.	Whitby.
Oxford North, and City of Woodstock; Villages of Embro, Tavistock	Geo. M. Mather, B.A.	Woodstock.
Oxford South, Norfolk (in part); Towns of Ingersoll, Tillsonburg; Village of Norwich	L. B. Hyde, B.A.	Ingersoll.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville	E. R. Underhill, B.A.	Brampton.
Perth, North, and Wellington (in part); Towns of Listowel, Mitchell; Village of Milverton	A. E. Nelson, B.A.	Stratford
Perth, South, City of Stratford; Town of St. Mary's	G. N. Edwards, B.A., B.Paed.	Stratford.
Peterborough East; Villages of Havelock, Lakefield, Norwood	F. B. Smitheram, B.A.	Peterborough.
Peterborough West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omemee	R. F. Downey, B.A., B.Paed.	Peterborough.
Prescott and Russell (No. 1); Towns of Hawkesbury, Rockland, Vankleek Hill, Village of L'Orignal (Prot. Sep. Sch.)	J. C. Wilker, B.A., B.Paed.	Ottawa, 377 Hamilton Ave.
Prescott and Russell (No. 2)	*F. Choquette, B.A.	Ottawa, 121 Frank St.
Prescott and Russell (No. 3); Village of L'Orignal	*J. S. Gratton	Plantagenet.
Prescott and Russell, (No. 4); Glengarry (in part)	*Joseph Lapensée, B.A.	Plantagenet
Prince Edward; Town of Picton; Villages of Bloomfield, Wellington	A. F. Brown, B.A.	Picton.
Renfrew, North; Town of Pembroke; Village of Cobden	Norman Campbell, M.A.	Pembroke
Renfrew, South; Towns of Arnprior, Renfrew; Villages of Barry's Bay, Braeside, Eganville, Killaloe Station	H. Bolingbroke, B.A., B.Paed	Renfrew

PUBLIC SCHOOL INSPECTORS—COUNTIES

Inspectorate	Name of Inspector	Address
Simcoe, Centre; Towns of Barrie, Penetanguishene (Prot. Sep. Sch.)	W. R. McVittie, B.A.	Barrie.
Simcoe, East; Muskoka (in part); Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour	J. A. Gibson, B.A., B.Paed.	Orillia.
Simcoe North (No. 1); Town of Penetanguishene	*Remi Millette, M.A., B.Paed., Ph.D.	Sudbury, 201 Pine St.
Simcoe North (No. 2)	*C. P. O'Neill, M.A.	North Bay.
Simcoe, South, and York (in part); Town of Alliston; Villages of Beeton, Bradford, Tottenham	J. E. Horton, B.A.	Bradford.
Simcoe, West, Grey (in part); Towns of Collingwood, Stayner; Village of Creemore	A. E. Gillies, B.A.	Collingwood.
Stormont; Town of Cornwall; Village of Finch	F. L. Barrett, B.A., B.Paed.	Cornwall, 417 Second St. E.
Victoria, West; Villages of Fenelon Falls, Woodville	C. W. Lees, B.A., B.Paed.	Lindsay.
Waterloo (No. 1); Towns of Elmira, Waterloo	G. H. Dobrindt, B.A.	Kitchener.
Waterloo, No. 2; City of Galt; Towns of Hespeler and Preston; Villages of Ayr, New Hamburg	A. F. Hansuld, B.S.A., B.Paed.	Galt.
Welland East; City of Niagara Falls; Village of Chippewa	T. C. White, B.A., B.Paed.	Stamford Centre, 375 Thorold Rd.
Welland, South; Towns of Fort Erie, Port Colborne; Village of Humberstone	N. R. Wightman, B.A.	Welland, 39 Oakland Ave.
Welland (in part); Lincoln (in part); City of Welland; Town of Thorold; Village of Fonthill	C. R. MacLeod, B.A.	Welland, Central School.
Wellington, North; Towns of Harriston, Mount Forest, Palmerston; Villages of Arthur, Clifford, Drayton, Elora, Fergus	L. P. Menzies, B.A., B.Paed.	Fergus.
Wellington, South; City of Guelph; Village of Erin	G. G. McNab, M.A., D.Paed.	Guelph.
Wentworth; Town of Dundas; Villages of Stoney Creek, Waterdown	C. B. Routley, M.A.	Hamilton, Court House
York (No. 1); Townships of Gwillimbury E., Markham, Vaughan, Whitchurch; Towns of Aurora, Newmarket; Villages of Markham, Richmond Hill, Stouffville, Woodbridge	O. M. MacKillop, B.A., B.Paed.	Richmond Hill.
York (No. 2); Township of Etobicoke; Town of New Toronto; Village of Long Branch	M. R. Fydell, B.A.	Toronto 3, 6 Olympus Ave.
York (No. 3); Township of York (in part)	W. A. Fydell, B.A., B.Paed.	Toronto 3, 8 Olympus Ave.
York (No. 4); Township of York (in part)		
York (No. 5); Township of York, East	C. A. Lapp, B.A., B.Paed.	Toronto 10, 106 Pinewood Ave.
York (No. 6); Township of Scarborough; Town of Leaside; Village of Forest Hill	H. A. Halbert, B.A., B.Paed.	Toronto, 10 Wilberton Rd.
York (No. 7); Township of York, North; Village of Swansea; Towns of Mimico and Weston	F. W. Minkler, B.A., B.Paed.	Toronto 5, 483 Summerhill Ave.

Public School Inspectors—Districts

Inspectoral Division	Name of District	Public School Inspector	Address
I	Kenora, Patricia, Thunder Bay (in part); Towns of Dryden, Keewatin, Kenora and Sioux Lookout	R. S. McBurney, B.A.	Kenora.
II	Rainy River; Towns of Fort Frances, Rainy River	D. A. Lapp, M.A.	Fort Frances.
III	Thunder Bay (in part)	L. J. Williams, B.A.	Fort William.
IV	Thunder Bay (in part); City of Port Arthur; Town of Geraldton	W. J. Judd, B.A.	Port Arthur.
V	Algoma (in part); City of Sault Ste. Marie; Village of Hilton Beach	D. T. Walkom, B.A.	Sault Ste. Marie.
VI	Algoma (in part); Nipissing (in part); Parry Sound (in part); Sudbury (in part); Towns of Capreol, Coniston, Copper Cliff, Levack	A. P. Silcox, B.A., B.Paed.	Sudbury, Apt 12, 281 Cedar St.
VII (1)	Algoma (in part); Sudbury (in part); City of Sudbury; Towns of Blind River, Frood Mine, Massey, Webbwood	Wm. MacMillan, B.A., B.Paed.	Sudbury.
(2)	Sudbury (in part)	*Remi Millette, M.A., B.Paed., Ph.D.	Sudbury, 201 Pine St.
(3)	Sudbury (in part); Thunder Bay (in part)	*J. E. A. Godbout, B.A., B.Paed.	Sudbury.
VIII	Manitoulin; Algoma (in part); Towns of Bruce Mines, Gore Bay, Little Current, Nesterville, Thessalon	Sidney Geiger, B.A.	Gore Bay.
IX (1)	Cochrane (in part); Towns of Cochrane, Hearst, Smooth Rock Falls	R. C. Cassie, B.A.	Cochrane.
(2)	Cochrane (in part)	*F. A. Moreau, B.A., B.Paed.	Kapuskasing.
X (1)	Cochrane (in part); Towns of Iroquois Falls, Timmins	H. W. Brown, B.A.	Timmins, 82 Preston St. S.
(2)	Cochrane (in part)	*R. R. Maurice, B.A.	Haileybury.
XI	Cochrane (in part); Temiskaming (in part); Towns of Larder Lake, Matheson	J. H. Kennedy, B.A.	Kirkland Lake.
XII (1)	Timiskaming (in part); Towns of Charlton, Cobalt, Englehart, Haileybury, Latchford, New Liskeard; Village of Thornloe	J. L. Runnalls, B.A.	Haileybury.
(2)	Timiskaming (in part)	*R. R. Maurice, B.A.	Haileybury.
XIII (1)	Nipissing and Parry Sound (in part); City of North Bay; Towns of Cache Bay, Mattawa, Sturgeon Falls	J. W. Trusler, B.A.	North Bay, 10 Fraser St.
(2)	Nipissing (in part)	*C. X. Charron, B.A.	Sturgeon Falls.
XIV	Parry Sound, Muskoka (in part); Nipissing (in part); Towns of Huntsville, Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge	G. E. Tait, B.A., B.Paed.	Huntsville.
XV	Parry Sound, Muskoka (in part); Town of Parry Sound; Village of Rosseau	P. M. Scott, B.A.	Parry Sound.
XVI	Muskoka (in part); Towns of Bala Bracebridge, Gravenhurst; Villages of Port Carling, Port Sydney, Windermere	G. S. Johnson, B.A.	Bracebridge.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
I	Districts of Algoma (in part), Kenora, Manitoulin, Rainy River (in part), Sudbury (in part), Thunder Bay; Cities of Fort William, Port Arthur, Sault Ste. Marie (in part); Towns of Fort Frances (in part), Keewatin, Kenora, Little Current, Rainy River, Sioux Lookout	W.J.Greening,B.A.,B.Paed.	Port Arthur, 288 Harrington Ave.
II	County of Simcoe North (in part), District of Sudbury (in part), Cities of Sudbury (in part), Sault Ste. Marie (in part); Towns of Blind River (in part), Chelmsford, Massey (in part)	*R. Millette, M.A., B.Paed Ph.D.	Sudbury, 201 Pine St.
III	Districts of Sudbury (in part), Rainy River (in part), Thunder Bay (in part); Towns of Coniston (in part), Fort Frances (in part), Geraldton	*J. E. A. Godbout, B.A., B.Paed	Sudbury, 148 Bloor St.
IV	District of Cochrane (in part); Towns of Cochrane (in part), Hearst, Kapuskasing (in part), Smooth Rock Falls	*F. A. Moreau, B.A., B.Paed.	Kapuskasing.
V	District of Nipissing (in part); City of North Bay (in part); Towns of Bonfield, Cache Bay, Mattawa (in part), Sturgeon Falls (in part)	*C. X. Charron, B.A.	Sturgeon Falls.
VI	Districts of Cochrane (in part), Temiskaming (in part); Towns of Charlton, Cobalt (in part), Haileybury (in part), Iroquois Falls (in part), New Liskeard, Timmins (in part); Village of Thornloe	*R. R. Maurice, B.A.	Haileybury.
VII	Districts of Algoma (in part), Muskoka (in part), Parry Sound (in part), Sudbury (in part), Temiskaming (in part); Cities of North Bay (in part), Sudbury (in part); Towns of Blind River (in part), Cobalt (in part), Cochrane (in part), Coniston (in part), Haileybury (in part), Iroquois Falls (in part), Kapuskasing (in part), Kearney, Massey (in part), Mattawa, (in part), Midland, Sturgeon Falls (in part), Timmins (in part)	*C. P. O'Neill, M.A.	North Bay.
VIII	County of Essex (in part); City of Windsor (in part); Towns of Amherstburg, Riverside (in part)	A. M. McNamara, B.A.	Windsor, 230 Campbell Ave.
IX	County of Essex (in part); City of Windsor (in part); Towns of LaSalle, Riverside (in part); Villages of Belle Riviere and Tecumseh	Lucien Laplante, M.A.	Windsor, 714 Bruce Ave.
X	Counties of Essex (in part), Huron (in part), Kent, Lambton, Norfolk; Cities of Brantford, Chatham, Sarnia, St. Thomas; Towns of Blenheim, Delhi, Essex, Leamington, Paris, Simcoe, Tilbury, Tillsonburg, Wallaceburg	*H. J. Payette, B.A.	Chatham, 574 King St. W

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
XI	Counties of Bruce, Grey (in part), Huron (in part), Middlesex, Perth (in part), Cities of London, Owen Sound, Stratford; Towns of Goderich, Hanover, Parkhill, St. Marys, Seaforth, Walkerton; Villages of Mildmay, Teeswater	V. C. Quarry, B.A.	London, 613 Wellington St
XII	Counties of Grey (in part), Perth (in part), Waterloo, Wellington; Cities of Galt, Guelph, Kitchener, Woodstock; Towns of Hespeler, Ingersoll, Mount Forest, Preston, Waterloo; Villages of Arthur, Elora, Fergus	L. J. Laugan, B A.	Kitchener, St. Mary's School, Young St.
XIII	County of Wentworth; Cities of Hamilton, St. Catharines; Town of Dundas	J. V. Scanlan, B.A.	Hamilton, 36 Beulah Ave.
XIV	Counties of Northumberland, Ontario, Peel, Peterborough, Simcoe (in part), Victoria, York (in part); Cities of Nigara Falls, Oshawa, Peterborough; Towns of Barrie, Campbellford, Cobourg, Lindsay, Collingwood, Merritton, Mimico, Newmarket, Oakville, Orillia, Picton, Thorold, Trenton, Whitby; Villages of Hastings, Port Dalhousie	W. A. Hayden, M.A.	Toronto, 315 St. Clements Ave.
XV	City of Toronto (in part); York (in part); Town of Leaside	J. M. Bennett, M.A., Ph.D	Toronto, 47 Browning Ave.
XVI	City of Toronto (in part); York (in part); Town of Weston; Villages of Forest Hill, Swansea	T. S. Melady, M.A.	Toronto, 42 Lynngrove Ave.
XVII	Counties of Frontenac, Hastings (in part); Glengarry (in part); Addington, Stormont (in part); Cities of Belleville, Kingston; Towns of Alexandria (in part); Brockville, Cornwall (in part), Gananoque, Prescott; Villages of Chesterville, Marmora, Tweed, Portsmouth	C. P. Matthews, B.A., B.Paed.	Kingston, 98 William St. W.
XVIII	Counties of Lanark, Leeds, Renfrew Nipissing District; Towns of Almonte, Arnprior, Pembroke (in part), Perth, Renfrew, Smith's Falls; Villages of Barry's Bay, Eganville, Killaloe Station, Westport	J. T. Anderson, B.A.	Renfrew.
XIX	County of Carleton (in part); City of Ottawa (in part); Town of Eastview (in part)	F. J. McDonald, M.A., B.Paed.. Ph.D.	Ottawa, 860 Echo Drive.
XX	City of Ottawa (in part), Clarkstown	Charles Latour, B.A.	Ottawa, 67 Osgoode St.
XXI	Counties of Renfrew, Stormont; City of Ottawa (in part); Towns of Cornwall, Pembroke	*Falconio Choquette, B.A.	Ottawa, 121 Frank St.
XXII	Counties of Carlton, Dundas, Russell, Town of Eastview (in part); Village of Casselman	*J. S. Gratton	Plantagenet.
XXIII	Counties of Glengarry, Prescott (in part), Russell (in part), Stormont (in part); Towns of Alexandria, Rockland	*Joseph Lapensée, B.A.	Plantagenet.
XXIV	Counties of Glengarry (in part); Prescott (in part); Russell (in part); Stormont (in part); Towns of Hawkesbury, Vankleek Hill; Village of Lancaster	Laurier Carriere, B.A., B.Paed	Cornwall, 445 Second St. W

*This Inspector inspects both Public and Separate schools.

TABLE 46—INSPECTORS

B—SECONDARY SCHOOLS

Secondary School Inspectors

R. W. Anglin, M.A.
W. A. Jennings, B.A.
A. G. Hooper, M.A.
W. R. Stewart, B.A.
H. Lemieux, B.A., B. Paed.
C. W. Booth, B.A.
J. E. D. Durrant, B.A.
A. L. Lakie, B.A., B. Paed.
G. L. Gray, B.A.
S. D. Rendall, B.A.
R. H. Wallace, M.A.
G. E. Johnson, M.A.

Vocational School Inspectors

F. S. Rutherford, B.A.Sc.
Miss A. M. Hamill, B.A.
Miss A. W. Cameron, B.A.
Miss E. I. McKim, B.A.
E. J. Davies, B.Sc.
L. S. Beattie, B.A.
A. M. Moon, B.A.Sc
Norman Davies, B.A.
D. W. Gordon
T. O. W. Fowler, B.Comm., B.Paed.

Registrar of Trade Schools—W. S. Kirkland, M.A., LL.D.

Address of above Officials—Parliament Buildings, Toronto.

Courtesy Kitchener-Waterloo Collegiate Vocational Institute

Shop Work

TABLE 47—FREE PUBLIC LIBRARIES

Showing Statistics, 1943, and Legislative Grants Paid in 1944

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c	$ c	$ c
1	Acton	1,990	445	6,181	13,414	5	99.00	276.90	889.59
2	Ailsa Craig	434	125	4,282	3,057	6	89.94	121.64	271.21
3	Almonte	2,387	732	6,285	20,803	12	134.75	358.45	928.47
4	Amherstburg	2,900	829	7,030	30,395	25	130.42	640.14	2,399.03
5	Arthur	866	141	3,821	6,959	10	74.02	110.87	443.18
6	Aurora	2,996	937	8,141	25,643	10	133.05	547.96	1,304.49
7	Aylmer	2,500	2,100	15,197	17,401	12	137.80	341.31	1,246.86
8	Ayr	690	426	5,006	6,065	25	71.22	86.10	642.56
9	Barrie	10,444	2,300	13,533	85,824	33½	207.40	2,103.88	5,942.56
10	Beamsville	1,200	890	9,715	15,756	15	139.26	209.08	895.02
11	Beaverton	2,000	245	3,200	1,772	8	81.76	140.93	308.46
12	Beeton			No Annual	Report	for	1943		
13	Belleville	15,644	8,988	17,325	97,757	57½	209.00	1,814.14	7,267.90
14	Belmont	400	353	2,274	3,014	6	57.39	81.90	281.10
15	Blenheim	1,650	450	8,423	9,354	20½	113.52	256.36	934.92
16	Bothwell	665	181	2,684	5,354	10½	37.40	70.60	265.69
17	Bracebridge	2,275	1,073	6,358	25,308	25	134.62	325.07	1,609.95
18	Brampton	6,100	2,871	9,606	38,280	29½	159.00	849.46	3,653.79
19	Brantford	31,848	15,519	43,498	188,173	59	209.00	4,373.11	16,366.85
20	Brighton	1,500	320	3,725	13,478	12	92.55	327.37	728.08
21	Brockville	10,576	7,782	25,376	78,071	42	159.00	1,507.03	6,850.31
22	Brussels	750	163	3,267	6,237	26	41.64	58.43	786.35
23	Burk's Falls	637	406	3,025	2,829	8	87.04	78.33	433.60
24	Campbellford	2,856	2,001	10,196	24,802	25	190.35	677.08	2,095.96
25	Cardinal	1,650	568	4,385	5,328	4	129.54	173.91	484.41
26	Carleton Place	4,217	625	17,126	13,276	20	151.25	291.60	1,159.40
27	Cayuga	700	82	2,794	1,802	6	47.26	71.03	108.09
28	Chatham	18,057	6,005	29,049	118,061	57½	204.00	2,011.83	10,216.79
29	Chesley	1,550	404	6,563	16,179	9½	204.00	326.16	929.38
30	Clifford	462		Library and	contents	destroyed	by fire		
31	Clinton	2,091	655	11,413	13,338	31½	203.80	285.70	1,434.30
32	Collingwood	6,700	1,400	13,607	26,084	40	200.42	705.07	3,864.39
33	Cornwall	15,118	2,801	14,529	49,451	51½	134.70	1,037.20	3,910.96
34	Delhi	2,093	244	3,928	10,373	12	95.34	222.24	1,272.72
35	Drayton	525	223	4,351	2,922	26	81.06	85.81	391.33
36	Dresden	1,519	252	4,482	8,709	24½	127.75	279.40	1,082.69
37	Dryden	1,702	524	5,225	17,775	8	99.00	311.73	1,051.76
38	Dundas	5,736	2,474	11,179	43,760	25	143.08	1,091.39	4,472.28
39	Durham	1,951	537	7,876	14,860	12	127.47	527.27	1,022.61
40	Elmira	2,182	1,036	7,365	7,753	14	154.00	215.81	1,502.61
41	Elora	1,208	450	11,615	15,125	13	136.95	371.18	1,057.11
42	Erin	500	74	2,460	2,074	10	23.29	13.79	179.04
42	Essex	1,950	487	4,834	5,763	14	118.00	288.12	1,364.16
44	Exeter	1,794	876	5,010	17,870	15½	129.00	384.79	1,294.83
45	Fenelon Falls	1,000	422	3,877	7,726	6	108.22	248.33	793.32
46	Fergus	2,624	867	7,205	17,799	20	137.15	530.16	1,802.44
47	Flesherton	467	90	1,457	2,346	11	106.34	150.74	235.11
48	Fonthill	1,000	342	9,301	2,104	7	111.86	190.99	488.08
49	Forest	1,570	425	3,365	17,096	22	126.37	286.80	1,002.02
50	Fort Erie, Main	8,000	3,847	13,352	30,959	32	255.19	1,092.05	2,866.64
51	Branch			Included in	figures of	Main	Library		
52	Fort Frances	5,524	2,722	5,175	21,485	30½	204.20	1,108.99	3,576.41
53	Fort William, Main	36,000	15,867	48,743	221,183	97	419.00	3,203.90	22,619.49
54	Branch			Included in	figures of	Main	Library		
55	Galt	15,025	8,700	16,381	84,024	61	209.00	1,972.05	9,267.53

TABLE 47—FREE PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
56	Gananoque	4,012	2,178	7,938	23,853	34	151.62	654.78	2,476.45
57	Georgetown	2,500	984	5,879	12,105	13½	142.77	344.17	1,143.87
58	Glencoe	750	492	4,857	12,454	15	109.00	277.23	690.45
59	Goderich	4,700	2,116	8,529	25,220	35	154.00	655.00	4,889.26
60	Gore Bay	700	125	1,716	3,471	5	79,75	97.90	255.31
61	Grand Valley	629	109	3,779	4,026	8	41.51	42.52	1,018.47
62	Gravenhurst	2,000	900	4,197	23,336	8	106.77	510.56	1.249.74
63	Grimsby	1,993	1,100	6,901	40,791	27½	151.65	570.87	2,307.38
64	Guelph	23.225	6,324	39,494	194.786	52	154.00	3,952.68	13,359.85
65	Hagersville	1,588	467	3,937	9,803	9½	139.05	206.26	704.99
66	Haileybury	1,800	552	4,468	9,492	18½	97.64	239.04	1,074.42
67	Hamilton, Main	174,547	38,949	170,809	772,157	205½	748.10	19,462.18	97,622.05
68	Barton Branch								
69	Kenilworth Branch			Included in figures of Main Library					
70	Locke St. Branch								
71	Mountain Branch								
72	Hanover	3,350	1,836	6,346	19,693	28½	129.22	498.19	1,342.01
73	Harriston	1,292	966	7,705	22,763	35½	151.41	232.36	1,214.72
74	Hensall	601	204	3,426	6,355	12	91.66	213.87	449.41
75	Hespeler	2,936	1.115	7,035	22,974	19	195.25	538.86	2,262.45
76	Hillsburg	400	190	2,843	3,500	8	65.17	91.93	240.38
77	Ignace	314	51	1,011	1,708	13	9.00	2.64	58.52
78	Ingersoll	5,700	2,136	11,064	42.410	31¼	154.00	1,166.12	3,561.98
79	Kemptville	1,225	802	4,624	9,444	14	122.86	161.74	655.70
80	Kenora	7,249	3,442	8,975	53,684	34	159.00	1,077.44	4,487.34
81	Kincardine	2,189	810	5,543	15,648	15½	89.07	254.12	1,098.33
82	Kingston	32,296	15,592	36,526	232,877	66	209.00	4,854.10	19,871.33
83	Kingsville	2,400	710	7,596	14,533	20	154.00	555.45	1.670.48
84	Kitchener	35,931	10,920	49,800	248,470	58	209.00	5,346.72	19,848.67
85	Lakefield	1,310	237	3,286	7,117	6	139.27	255.90	573.42
86	Lanark	676	265	3,201	7,380	3	89.15	155.18	301.85
87	Lancaster			No Annual Report for 1943					
88	Leamington	6,000	1,214	12,585	26,633	30½	137.50	727.71	2,651.20
89	Leaside	9,000	569	1,056	2,584	19	100,00	1,241.20	2,446.85
90	Lindsay	7,780	2,516	20,706	60,573	33	209.00	1,699.79	4,899.29
91	Listowel	3,209	1,027	8,204	23,060	35	133.84	510.83	1,436.52
92	Little Britain	250	70	3,757	2,690	78	43.66	35.15	196.27
93	Little Current	1,009	148	1,639	1,849	4	100.84	182.21	320.32
94	London, Main	81,156	26,272	119,564	459,665	108	752.00	13,141.90	66,527.20
95	East Branch								
96	South Branch			Included in figures of Main Library					
97	South East Branch								
98	Lucknow	984	220	3,702	8,095	18	224.35	266.35	652.66
99	Markdale	745	503	3,933	6,560	7½	90.79	212.44	679.94
100	Meaford	2,800	1,035	6,227	31,353	5	154.00	764.98	1,875.86
101	Merrickville	800	266	2,913	4,700	19	73.61	138.81	385.62
102	Merritton	3,470	993	9,873	16,438	14	94.01	361.41	1,535.68
103	Midland	6,636	2,052	10,150	46,770	25	203.59	1,195.72	4,673.75
104	Millbrook	723	144	3,372	7,954	8	89.76	207.10	383.45
105	Milton	1,800	459	7,958	8,558	9½	76.84	357.90	783.27
106	Milverton	970	275	6,607	7,359	11	89.14	134.56	925.42
107	Mimico	8,200	3,205	8,871	41,017	32½	154.00	971.90	4,549.70
108	Mitchell	1,531	426	5,600	13,037	10	124.00	285.71	827.23
109	Mount Dennis	9,165	6,944	7,487	64,090	33	159.00	671.49	3,641.53
110	Mount Forest	1,800	820	6,981	13,262	25	115.23	232.68	1,585.10
111	Newcastle	703	264	5,413	10,186	7	128.81	247.41	842.71
112	New Hamburg	1,400	648	4,836	14.271	24	135.38	384.36	974.55

TABLE 47—FREE PUBLIC LIBRARIES

No	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c	$ c	$ c
113	New Liskeard	3,500	1,242	11,878	28,824	45	144 57	565 40	2,082 66
114	Newmarket	4,000	1,265	8,016	25,881	40	144 40	663 46	1,401 34
115	New Toronto	10,000	2,352	16,130	82,274	31	204 00	1,368 43	8,457 62
116	Niagara	1,800	420	11,121	6,532	8	149 00	236 90	810 26
117	Niagara Falls	19,138	7,634	30,444	162,410	93	411 60	5 012 39	17,580 76
118	Drummond Branch.			Included in figures of Main Library					
119	North Bay	15,990	8,502	21,883	105,950	33	209 00	2 437 48	10,319 33
120	Norwich	1,200	205	5,976	9,466	8	100 81	192 36	901 46
121	Norwood	700	430	2,544	8,266	23	43.11	69 37	430 48
122	Oakville	3,900	1,480	5 225	27,035	29½	184 32	557 05	2,876 12
123	Oakwood	250	100	3,189	1,856	6	34.72	77 86	173 72
124	Oil Springs	425	64	1,803	4,939	6	17 89	114.08	190 97
125	Orangeville	2 800	945	10,225	20,847	28¾	149 05	316.51	2,316 52
126	Orillia	10,000	3,962	12,788	63,456	35	204.00	1,399.64	6,282 98
127	Oshawa	26,856	12,876	21,200	121,222	58	209 00	4,126.44	13,027.68
128	Ottawa Main	158,581	35,583	188,271	559,887	293½	978.87	15,222 27	88,541.05
129	Boys and Girls Br.			Included in figures of Main Library					
130	Bronson Branch								
131	Edinburgh Branch								
132	Rideau Branch								
133	South Branch								
134	West Branch								
135	Otterville	2,126	97	1,741	1,698	15	45.04	55.49	292 49
136	Owen Sound	13,769	2,953	24,425	113,104	48	209.00	1,987.99	7,930.63
137	Paisley	574	242	3,561	3,849	13½	91.42	80.05	469.97
138	Palmerston	2,500	627	5,004	8,068	31½	147.79	190.95	1,890.76
139	Paris	4,531	2,144	15,369	33,308	35	200.65	582.68	2,848.62
140	Parkhill	993	625	4,345	11,775	18	121.26	198.22	946.29
141	Parry Sound	5,920	1,125	8,518	28,657	12	99.00	1,044.16	2,027.91
142	Pembroke	12,300	2,600	26,617	33,443	21¾	204.00	917.29	3,097.31
143	Penetanguishene	4,000	804	9,522	18,668	12	138.25	283.15	1,398.45
144	Perth	4,230	1,307	6,926	39,281	33	159.00	738.80	2,792.46
145	Peterborough	28,005	1,669	37,259	147,954	72	209.00	3,572.30	15,179.16
146	Petrolia	2,684	1,264	2,807	18,239	25	130.68	400.76	1,146.04
147	Picton	3,592	2,550	10,652	39,534	37½	209.00	819.07	3,632 21
148	Porcupine Dome	4,295	1,190	5,651	32,518	14	108.00	566.42	1,677.02
149	Port Arthur	25,102	5,904	22,020	155,284	72	209.00	3,060.49	15,770.67
150	Port Carling	600	126	2,237	4,325	8	139.60	245.60	579.56
151	Port Colborne	7,050	1,111	4,957	22,961	29	151.75	718.28	2,413.95
152	Port Elgin	1,392	700	6,009	9,128	19	59.03	92.85	1,496.92
153	Port Hope	4,900	1,969	12,512	24,811	40	196.95	609.27	2,654.39
154	Port Perry	1,273	295	3,154	6,823	12	120.92	242.95	1,015.90
155	Port Rowan	586	269	3,253	6,111	6	125.20	205.29	467.61
156	Prescott	3,283	1,417	13,767	22,887	12	196,59	403.19	1,828.30
157	Preston	6,718	1,942	10,694	57,354	36	159.00	872.18	3,752.67
158	Renfrew	5,673	2,653	16,616	34,309	27½	159.00	365.60	2,320.26
159	Richmond Hill	1,370	1,500	5,149	8,407	7	121.59	290.03	602.64
160	Rittenhouse	500	261	2,319	2,661	2	131.37	232.03	277.68
161	St. Catharines	34,599	9,200	42,160	178,048	75	209.00	3,933.53	20,821.70
162	St. Edmunds Tp.	424	278	2,314	3,880	4	61.86	39.48	263.27
163	St. Jacobs	600	257	2,334	3,997	8	58.16	92.03	647.25
164	St. Marys	4,017	2,257	6,694	23,703	29½	154.00	636.03	1,818.44
165	St. Thomas	17,803	6,860	35,156	157,503	69	209.00	3,375.14	10,805.43
166	Saltfleet Tp.	7,250	1,873	9,180	32,588	29	122.37	569.32	1,625.05
167	Sarnia	20,082	9,284	32,564	152,767	66	209.00	4,006.30	15,483 20
168	Sault Ste. Marie	28,813	8,732	25,328	155,004	85½	389.00	5,829.56	18,632.50
169	West Branch			Included in figures of Main Library					
170	Schreiber	1,522	314	1,559	9,267	64	86.50	166.65	447.71
171	Seaforth	1,800	293	3,948	8,058	32½	118.79	276.29	1,236.18
172	Shelburne	985	349	7,966	6,376	11	140.55	221.71	904.98
173	Simcoe	6,063	3,627	15,276	48,998	31½	154.00	1,150.78	3,433,21

TABLE 47—FREE PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
174	Smiths Falls	8,000	7,735	7,278	36,945	42	159 00	1,467.27	3,941.26
175	South River	930	213	1,457	4,009	2½	42.72	73.34	147.84
176	Springfield	417	203	2,404	4,440	6	35.81	39.63	186.05
177	Stayner	1,100	271	2,418	5,937	16	79.17	106.10	430.12
178	Stirling	935	408	6,261	11,835	16	139.37	302.52	849.55
179	Stouffville	1,274	574	6,378	10,351	16½	71.02	129.15	695.21
180	Stratford	16,993	4,551	29.279	119,233	58	209.00	2,238.69	10,319.31
181	Strathroy	3,003	470	6,119	15,482	32	138.05	639.78	1,544.79
182	Streetsville	740	483	3,421	11,440	12	55,08	163.14	520.74
183	Sudbury	35,812	6,361	15,373	134,671	42	209.00	5,094.50	15,146.08
184	Sundridge	600	157	1,455	1,152	4	50.40	74.75	128.48
185	Sutton	806	717	5,144	5,439	6	100.58	197.77	540.71
186	Swansea	7,110	650	5,510	15,309	6	99.00	616.31	1,099.56
187	Tara	525	120	3,175	2,433	14	35,12	51.97	358.56
188	Tavistock	1,165	318	7,254	5,538	28	86.81	174.38	1,320.71
189	Teeswater	859	180	6,962	5,222	20	85.62	161.89	758.29
190	Thamesville	786	370	4,604	9,255	20	139.37	217.69	630.29
191	Thorold	5,000	737	9,035	15.847	27½	151.00	404.61	3,180.33
192	Tilbury	1,937	868	3,811	13,411	18	133,81	603.33	1,406.02
193	Tillsonburg	4,034	1,520	6,684	28,432	36½	147.37	446.83	2,554.17
194	Timmins	24,036	9,214	20,110	152,060	50	204.00	3,211.89	12,391.92
195	Toronto Main	669,130	184,225	664.587	3,700,537	763	2,652.93	78,968.08	622,315.37
196	Beaches Branch								
197	Bloor-Gladstone Br								
198	Boys and Girls Br.								
199	Danforth Branch								
200	Deer Park Branch								
201	Downtown Branch								
202	Earlscourt Branch								
203	Eastern Branch								
204	Exhibition Branch			Included in figures of Main Library					
205	Gerrard Branch								
206	High Park Branch								
207	Northern Branch								
208	Queen-Lisgar Br.								
209	Riverdale Branch								
210	Runnymede Br.								
211	Western Branch								
212	Wychwood Branch.								
213	Yorkville Branch								
214	Trenton	9,521	4,789	14,597	40,095	25	154.00	1,456 77	4,358.31
215	Uxbridge	1,425	452	7,460	14,515	12	131.50	202.17	772.15
216	Walkerton	2,777	735	11,337	27,834	27½	127.00	537.75	1,967.38
217	Wallaceburg	5,088	1,675	8,330	30 004	58½	155.60	580.26	3,035.75
218	Waterford	1,300	565	3,125	8,830	11½	78.34	219.32	707.84
219	Waterloo	9,387	2,962	16,734	59,415	36	209.00	1,358.09	5,337.73
220	Watford	972	326	4,937	14,654	25	111.30	246.61	906.29
221	Welland	15,780	5,548	11,860	71,582	66	29.00	1,243.89	8,275.94
222	Weston	6,333	4,817	10,303	62,077	25	204.00	740.22	4,172.45
223	Whitby	4,875	2,073	7,769	32,594	32½	139.92	907.90	2,765.49
224	Windsor Carnegie	118,040	24,276	104,262	496,405	242	1,040.87	13,658.47	76,983.22
225	Willistead Branch								
226	J. Richardson Br.								
227	Hugh Beaton Br.								
228	Sandwich Branch			Included in figures of Main Library					
229	Prince Edward Br.								
230	Victoria Ave. Br.								
231	J. E. Benson Br.								
232	Wingham	2,041	960	8,953	7,815	27½	154.00	290.15	1,289.46
233	Woodstock	12,753	3,227	23.189	78,065	66	209.00	2,341.08	7,457.93
	Totals	2,221,915	679 903	3,008,907	12,372,739	6306¼	31,171.07	289,824.48	1,541,815.91

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

Showing Statistics, 1943, and Legislative Grants Paid in 1944

No	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c	$ c	$ c
1	Agincourt	500	88	1,912	5,270	3½	116.33	207.13	377.70
2	Allenford	200	45	743	1,588	67	21.91	25.08	90.30
3	Alliston	1,700	117	6,443	4,527	10½	14.00	3.28	190.64
4	Alton	500	33	3,698	1,439	4	15.60	21.58	84.68
5	Alvinston	650	70	1,754	4,281	7½	48.34	24.51	332.37
6	Apple Hill	400	73	1,443	1,245	2	19.12	21.99	31.50
7	Arkona	400	47	3,657	4,629	1	81.49	106.59	226.18
8	Athens	750	145	5,747	3,034	3	43.56	82.83	156.77
9	Atwood	500	108	1,049	1,778	78	51.77	36.29	121.42
10	Auburn	250	34	2,281	1,059	7	10.00		91.05
11	Bala			No Annual	Report	for	1943		
12	Bancroft	1,070	201	4,875	10,834	12	119.00	292.74	452.35
13	Bayfield	300	144	2,398	2,922	60	32.48	28.50	158.50
14	Bayham	200	40	889	652	69	18.77	22.43	86.41
15	Baysville	380	50	2,076	1,732	2	44.99	72.19	120.80
16	Beachville	500	44	3,598	2,090	4	25.15	34.84	122.84
17	Beechwood	970	30	2,770	770	54	9.00		39.68
18	Belmore	150	35	640	648	10	31.58	48.13	76.79
19	Birch Cliff	3,709	115	3,037	2,384	3½			104.78
20	Blackwell			No Annual	Report	for	1943		
21	Blind River	1,950	209	3,458	6,712	4	63.29	208.37	440.30
22	Bloomfield	640	96	3,640	6,626	11	102.45	217.62	436.53
23	Blyth	650	70	735	3,550	58	10.00		109.63
24	Bobcaygeon	980	225	4,125	10,906	10	128.93	184.40	431.86
25	Bolton	600	51	3,935	2,165	2½	17.56	45.01	91.46
26	Bond Head	200	44	969	784	19	10.00	3.41	45.02
27	Bowmanville	4,000	597	8,886	15,261	34	146.97	347.67	963.15
28	Bradford	1,000	44	2,877	3,053	8	30.76	62.97	126.05
29	Brigden	500	59	867	3,139	6	34.05	33.60	115.94
30	Bronte	500	126	1,842	4,255	1½	47.48	108.16	159.21
31	Brooklin	600	40	3,400	1,126	4	24.46	34.30	119.39
32	Brougham	200	35	1,145	818	72	27.96	58.70	109.61
33	Brownsville	250	125	3,423	3,566	4½	41.61	36.43	158.92
34	Brucefield	300	32	1,966	595	19	10.00	. .	77.00
35	Burgessville	200	48	2,406	2,049	4	15.00	15.00	127.98
36	Burlington	4,850	485	9,051	27,581	8	129.12	446.35	1,105.87
37	Byron	700	152	672	2,875	12	41.26	55.55	205.52
38	Caledon	200	34	3,325	243	2	9.00	. . . .	37.00
39	Caledonia	1,500	115	2,115	9,808	3½	63.93	128.88	205.42
40	Callander	1,052	95	2,125	10,300	2	42.69	83.42	97.29
41	Cambray	2,700	34	3,528	1,235	13	12.04	32.56	88.95
42	Camden East	200	52	2,422	3,367	2	51.35	63.86	149.19
43	Canfield	700	30	932	500	48	15.01	12.03	20.58
44	Cannington	880	76	4,464	4,441	15	37.35	12.75	144.06
45	Cargill			No Annual	Report	for	1943		
46	Carlisle	160	32	1,250	2,218	72	19.62	. .	59.74
47	Casselman	1,986	140	868	333	5½	125.75	312.28	385.86
48	Castleton	250	40	802	687	2	12.46	22.45	39.89
49	Chapleau	2,300	40	1,815	3,579	6	43.84	65.42	254.18
50	Chatsworth	280	35	2,310	1,970	52	10.00	. . . .	56.20
51	Cheapside			No Annual	Report	for	1943		
52	Chesterville	1,025	48	1,199	1,775	2½	12.84	26.85	79.42
53	Claremont	505	127	3,700	2,017	9	49.43	98.11	176.39
54	Clarksburg	400	100	4,838	3,783	21	51.33	63.52	268.44
55	Clarkson	2,000	178	2,350	3,704	3	76.35	150.97	190.45
56	Claude			No Annual	Report	for	1943		
57	Cobourg	5,560	373	6,646	25,410	22	154.00	654.09	1,655.33
58	Cochrane	3,012	137	4,502	9,210	6½	99.00	248.92	553.86
59	Colborne	1,000	165	2,704	10,215	12	56.48	55.88	243.75

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
60	Coldstream	100	80	2,958	2,000	80	98.15	113.05	211.06
61	Coldwater	549	60	3,239	1,513	16	23.21	29.18	188.20
62	Comber	600	44	4,767	5,756	8	70.44	96,10	308.42
63	Coniston	2,400	122	2,202	3,659	6	54.22	118.20	155.84
64	Copper Cliff	3,600	1,745	8,342	4,208	14	84.16	162.82	678.32
65	Corunna	600	60	346	2,124	6	20.23	21.72	110.92
66	Cottam	300	32	3,236	11,004	6	72.34	106.68	249.79
67	Courtright	330	45	1,689	5,035	66	48.65	64.80	153.64
68	Creemore	603	67	1,360	1,485	5	10.00	....	78.59
69	Deloro	259	73	1,188	2,024	1	54.35	120.21	137.91
70	Deport Harbour	150	33	5,734	1,041	1	12.48	21.02	30.52
71	Dorchester	500	80	3,266	2,933	47	26.05	30.94	162.49
72	Drumbo	300	56	5,465	1,808	8	15.00	6.00	154.30
73	Dundalk	664	86	2,594	2,826	16	46.86	77.31	210.08
74	Dungannon	500	38	3,948	5,626	54½	46.22	77.12	166.37
75	Dunnville	4,380	320	10,069	16,404	17¾	99.00	367.49	918.93
76	Dutton	800	135	5,724	11,462	14	149.98	218.23	571.79
77	Eastview			Library	Organized	in	1944		
78	Elk Lake			No Annu	al Report	for	1943		
79	Elmwood	250	79	2,836	869	6	15.00	15.60	104.51
80	Embro	450	53	4,411	2,400	6	38.25	33.33	174.53
81	Embrun			Library	Organized	in	1944		
82	Emo	700	31	612	955	9	19.23	27.16	82.17
83	Englehart	1,275	90	1,350	6,890	3	30.05	60.05	104.44
84	Ennotville	600	45	4,805	772	2	41.03	72.60	264.80
85	Espanola	1,300	136	5,924	3,027	2	18,00	8.00	89.17
86	Ethel	300	46	729	1,301	5	27.90	11.77	139.42
87	Fenwick	800	69	4,489	3,851	5	48.15	89.73	145.03
88	Flinton	250	33	361	753	54	21.19	52.09	69.62
89	Fordwich	250	58	976	2,768	8	10.00	....	66.39
90	Foresters Falls	500	14	2,656	335	57	10.00	10.00	68.29
91	Frankford	1,200	321	1,500	7,550	8	42,12	434.26	733.89
92	Fulton			No Annu	al Report	for	1943		
93	Glamis	75	42	1,078	398	8	10.00	....	62.25
94	Glanworth	500	55	2,588	1,728	6½	35.23	39.47	114.52
95	Glen Allen	700	32	1,270	2,293	54	12.60	....	29.75
96	Glen Morris	200	60	3,001	706	72	25.07	8.51	167.80
97	Goodwood	350	38	1,463	1,300	2	28.46	64.13	83.07
98	Gores' Landing	200	115	2,623	1,244	1½	70.54	113.08	115.07
99	Gorric			No Annu	al Report	for	1943		
100	Grafton	200	33	2,954	2,475	7	23.19	32.34	95.01
101	Granton	450	58	1,775	3,180	65	10.00	....	73.81
102	Haliburton			No Annu	al Report	for	1943		
103	Harrietsville	56	50	3,365	968	64	10.00	....	62.66
104	Harrington	100	6	2,916	330	54	....	....	40.54
105	Harrow	1,122	183	3,203	6,758	9½	119.84	159.60	538.78
106	Harrowsmith	300	33	1,750	1,986	2	15.00	....	51.97
107	Havelock	1,300	55	624	1,839	4	11 36	41.01	42.25
108	Hawkesbury	6,358	58	1,743	7,039	14	109.71	94.72	229.09
109	Hepworth	245	32	1,214	601	11½	10.00	7.00	75.95
110	Hickson	250	160	2,156	2,419	6	53.04	78.08	151.70
111	Highgate	301	80	3,186	3,228	21	72.70	104.57	321.66
112	Highland Creek	829	35	901	1,388	2	17.31	44.65	47.41
113	Hillsdale			No Annu	al Report	for	1943		
114	Hiltonbeach	350	64	2,435	1,899	6	14.07	22.61	131.27
115	Holstein	250	48	2,175	1,838	66	19.64	28.17	51.58
116	Honeywood	100	50	2,149	871	1½	23.81	3.76	23.14
117	Humber Bay	2,875	57	2,195	1,731	2	32.38	61.18	74.28
118	Huntsville	3,000	208	2,374	8,976	12	102.67	246.77	794.58

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c	$ c	$ c
119	Hyde Park	200	17	248	1,381	55	12.24	15.38	40.61
120	Hyndford	400	78	2,136	3,092	19	49.14	29.04	123.71
121	Ilderton	500	61	2,425	2,772	14	32.75	53.60	152.52
122	Inglewood	450	41	1,912	2,118	2	19.82	65.20	67.06
123	Inwood	200	34	1,846	2,695	8	36.20	44.41	182.44
124	Iroquois	1,000	57	3,223	1,580	5	31.87	39.39	159.20
125	Iroquois Falls	1,185	131	6,273	9,180	7½	85.60	302.11	697.37
126	Ivanhoe	550	30	993	750	12	25.66	29.05	71.89
127	Jarvis	500	75	4,335	2,510	6	18.24	13.10	110.81
128	Kearney			No Annual	Report	for	1943		
129	Kemble	350	57	2,186	606	5	15.00	43.45	120.62
130	Kimberley			No Annual	Report	for	1943		
131	Kinsale	100	52	1,462	367	2	21.26	59.71	64.89
132	Kintore	2,050	37	3,411	1,434	71	93.78	116.07	221.28
133	Kirkfield	200	45	2,526	1,880	18	47.33	92.38	113.03
134	Kirkland Lake	17,000	848	8,297	61,141	45	138.42	1,432.68	1,865.42
135	Kirkton	180	76	2,128	2,989	27	70.19	102.48	278.70
136	Komoka	200	44	1,932	1,262	72	33.56	50.00	120.65
137	Lakeside	1,000	38	2,096	5,296	78	58.18	62.58	150.53
138	Lambeth	500	52	2,800	7,205	8	91.85	119.96	302.24
139	Lefroy	295	36	2,029	1,220	4	10.00	.	41.35
140	Linwood	500	56	1,137	2,524	6	19.04	22.23	73.93
141	Londesborough	150	36	723	1,635	55	12.28	24.52	79.32
142	Long Branch			Library	Organized	in	1943		
143	Lorne Park	1,000	55	2,200	852	3	20.80	27.94	57.97
144	Lucan	608	115	2,509	6,606	7½	80.49	114.34	361.12
145	Madoc	1,050	101	4,738	1,543	6	48.67	91.36	358.82
146	Mandaumin	400	36	2,433	4,378	3	55.64	72.95	215.02
147	Manilla	120	73	6,599	768	19	34.63	53.87	277.01
148	Manitowaning	230	6	542	650	72	25.00	76.51	98.70
149	Manotick	700	65	1,570	2,358	2	24.44	81.44	152.57
150	Markham	1,000	140	5,114	8,446	7	101.25	422.00	760.34
151	Marmora	946	82	4,988	10,731	12	108.35	350.64	706.61
152	Martintown	500	33	1,646	487	4	9.00	....	46.59
153	Maxville	780	4	1,644	150	1	. . .	. . . . .	10.05
154	Melbourne	200	60	1,265	2,349	8	45.86	65.77	185.81
155	Merlin	500	83	900	1,365	7	20.00	....	147.89
156	Millgrove	175	30	1,120	1,387	2	9.93	21.10	38.57
157	Minden	400	33	612	398	2	9.00	147.81	210.10
158	Minesing			Library	Organized	in	1944		
159	Monkton	400	32	1,840	1,100	3	10.00	....	63.78
160	Mono Road	105	42	3,233	1,990	4	10.71	34.53	65.28
161	Moorefield			No Annual	Report	for	1943		
162	Morrisburg	1,840	120	5,195	6,587	8	76.51	116.79	467.79
163	Morriston	238	34	2,641	594	64	17.60	25.50	77.60
164	Mount Albert	350	40	2,225	3,650	10½	31.88	41.78	190.94
165	Mount Brydges			No Annual	Report	for	1943		
166	Mount Elgin	140	36	1,460	1,726	4	27.97	29.42	116.01
167	Napanee	3,416	457	9,268	25,748	23½	147.63	590.63	1,827.72
168	Napier	150	16	1,016	861	78	....	....	13.09
169	Newburg			No Annual	Report	for	1943		
170	Newbury	233	65	1,974	2,045	2½	77.65	145.41	178.15
171	New Dundee	350	67	1,750	3,005	65	16.20	....	79.84
172	Newington	200	35	3,266	2,374	2	9.00	12.42	120.67
173	New Lowell	200	31	1,637	316	2	9.00	....	50.64
174	Norland	420	150	3,974	1,734	76	10.00	17.25	59.65
175	North Gower	350	59	1,070	3,094	24	36.57	38.97	99.66

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
176	Odessa	700	36	1,668	1,339	73	28.00	....	122.75
177	Omemee	600	51	2,359	1,880	6	93.04	93.59	26.14
178	Orono	700	44	3,201	2,711	6	12.89	45.85	70.54
179	Osgoode	800	55	1,691	3,812	2	14.05	42.80	58.92
180	Park Head	150	34	1,306	774	69	11.30	18.05	63.47
181	Pickering	700	100	3,181	4,268	7	85.96	157.95	309.50
182	Pinkerton	200	30	1,940	480	2	10.00	....	45.31
183	Plattsville	500	51	1,174	2,544	14½	14.00	....	130.66
184	Plympton	400	31	1,933	1,703	4	44.03	67.69	152.08
185	Point Edward			No Annual Report for 1943					
186	Port Burwell	700	61	403	907	60	15.00	....	82.33
187	Port Credit	1,700	410	6,555	8,702	5	48.40	136.16	264.70
188	Port Dover	1,950	375	5,016	11,965	27	143.62	325.69	731.93
189	Port Lambton	1,000	41	1,132	2,947	36	30.76	25.00	114.60
190	Port Stanley	800	195	3,988	7,562	16½	61.81	133.19	422.21
191	Powassan	748	45	2,736	2,347	7	21.99	48.27	125.83
192	Princeton	350	33	2,275	3,515	7½	54.03	75.72	280.77
193	Queensville	300	30	2,392	771	2	28.61	39,22	70.05
194	Rebecca	250	44	1,172	3,845	84	50.60	101.85	139.96
195	Ridgetown	1,980	192	5,257	10,107	12	141.47	397.35	871.51
196	Ridgeway	1,200	225	3,850	4,191	6	80.95	177.66	472.45
197	Ripley	325	50	1,835	485	52	15.00	36.68	197.05
198	Riverside	5,600	176	2,210	13,669	9¼	113.33	261.21	748.25
199	Rodney	700	57	2,545	4,100	8	17.02	10.53	137.91
200	Romney	1,456	90	3,200	3,540	78	26.39	50.50	123.18
201	Rossdale	75	22	1,834	2,641	16	15.00	....	61.15
202	St. George	600	84	6,722	1,670	48	27.01	25.30	135.35
203	St. Helens	175	34	2,921	680	2½	13.08	10.10	62.19
204	Scarborough	400	30	8.729	919	2	49.53	139.32	156.54
205	Schomberg	400	30	955	1,320	2	11.86	28.13	35.91
206	Scotland	375	63	2,827	1,256	2	22.06	70.53	84.42
207	Selkirk	400	103	1,515	2,729	5	27.89	24.97	90.91
208	Shedden	400	33	3,090	1,855	6	27.95	51.67	137.31
209	Sheguiandah	200	43	934	1,033	72	5.00	....	11.21
210	Shetland	200	30	1,080	864	8	10.00	....	10.00
211	Singhampton	350	37	532	490	78	5.00	13.28	32.97
212	Smithville	650	60	2,418	1,322	6	15.59	3.70	91.30
213	Smooth Rock Falls			No Annual Report for 1943					
214	Solina	300	85	1,042	480	6	22.97	24.30	29.30
215	Sombra	400	59	1,666	9,270	6	74.59	97.70	203.85
216	Southampton	1,561	234	8,765	4,113	6	93.23	215.27	375.20
217	South Mountain	250	33	1,092	2,991	68	10.00	....	48.65
218	South Woodslee	250	39	1,469	2,381	6	14.00	....	108.62
219	Sparta	250	44	1,436	2,001	73	38.13	59.45	139.65
220	Sprucedale	560	30	605	795	2	22.99	37.15	59.92
221	Stevensville	400	35	1,752	717	1½	15.00	....	146.65
222	Strathcona	250	30	2,563	810	2	35.77	44.39	225.81
223	Stratton	100	30	1,275	1,500	2½	25.08	46.22	94.34
224	Sunderland	438	41	2,460	1,737	4	15.00	44.73	100.69
225	Sydenham	600	52	3,424	3,671	11	26.60	89.99	457.82
226	Thamesford	500	75	4,117	6,533	3	62.14	130.51	308.81
227	Thedford	500	124	2,802	7,505	11	24.41	55.70	174.33
228	Thessalon			No Annual Report for 1943					
229	Thornbury	810	46	3,468	4,400	16	28.62	60.15	418.10
230	Thorndale	250	34	2,341	1,725	6½	37.52	45.04	132.57
231	Thornhill	900	56	1,548	2,020	3½	61.48	100.86	128.56
232	Thornton	250	30	395	321	8	9.00	....	53.12
233	Tiverton	250	34	2,535	3,610	4	10.00	49.43	99.83

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No.	Library	Population	Borrowers	Volumes in Library	Circulation	Hours Library Open per Week	Legislative Grant Paid in 1944	Amount Expended on Books	Total Expenditure
							$ c.	$ c.	$ c.
234	Tottenham	580	74	3,436	2,265	27	64.00	12.85	196.43
235	Tweed	1,350	90	3,578	3,041	5½	78.74	165.44	535.38
236	Underwood	200	10	2,447	1,750	56	9.00	21.23	61.62
237	Unionville	650	86	2,802	3,916	2½	58.79	83.42	235.04
238	Vankleek Hill	1,500	76	1,696	2,805	9	44.30	120.62	217.06
239	Varna	500	31	1,816	972	14	27.89	40.73	107.35
240	Victoria			No Annual	Report	for	1943		
241	Vittoria			No Annual	Report	for	1943		
242	Walton			Library	Organized	in	1944		
243	Wardsville	235	44	3,031	4,238	6	66.99	97.33	191.01
244	Warkworth	500	13	3,097	4,119	8	23.95	47.96	146.14
245	Warwick			Established	March	9th,	1944		
246	Waterdown			No Annual	Report	for	1943		
247	Wawa			No Annual	Report	for	1943		
248	Wellburn	265	40	923	1,590	6	38.32	56.65	76.06
249	Wellesley	500	64	3,209	2,341	3½	34.04	48.97	141.59
250	Wellington	900	194	4,256	13,393	11½	110.07	417.13	652.56
251	West Lorne	850	55	1,113	3,515	9	36.01	42.02	170.99
252	White Lake	100	30	910	523	36	5.58	14.90	15.70
253	Whitevale	250	36	1,641	1,100	3	53.45	73.62	118.18
254	Wiarton	1,695	189	4,647	4,844	25½	121.82	292.45	615.53
255	Winchester	1,000	65	3,871	2,651	9	20.07	32.50	58.86
256	Woodbridge	1,100	60	3,666	4,549	1½	17.70	40.10	87.93
257	Woodville	360	78	2,798	1,843	12	68.45	192.55	270.83
258	Wroxeter	450	22	6,833	635	4	....	....	71.21
259	Wyoming	576	79	4,167	15,646	52½	119.11	200.22	359.31
260	Zephyr	500	46	2,177	1,018	2½	9.76	31.24	72.09

No.	County			Volumes	Circulation		Legislative Grant	Amount Expended on Books	Total Expenditure
261	Bruce County	....	....	88	....	......	53.84	153.30	278.08
262	Elgin "	....	....	2,303	15,216	......	650.00	793.06	1,013.14
263	Essex "	....	....	2,154	13,380	......	1,050.00	1,149.15	1,444.39
264	Huron "	....	....	1,312	12,966	......	700.00	829.00	1,118.35
265	Kent "	....	....	919	9,093	......	750.00	951.33	1,548.56
266	Lambton "	....	....	6,835	33,940	......	1,000.00	891.51	2,033.25
267	Middlesex "	....	....	6,273	54,724	......	1,150.00	1,062.18	1 846.98
268	Oxford "	....	....	1,162	8,121	......	220.00	329.08	388.83
269	Peel "	....	....	....	....	......	470.00	....	....
270	Simcoe "	....	....	1,881	15,582	......	1,150.00	530.76	1,196.66
271	Howick Township	....	....	1,374	11,238	......	22.21	124.14	133.46
	Totals	197.055	20,901	660,689	1,044,700	4458	16,715.85	26,336.51	61 710.07

TABLE 48—PUBLICATIONS OF THE DEPARTMENT OF EDUCATION

(Note—The year in brackets indicates the latest reprint.)

Reports

1. *Report of the Minister*
2. *Report of Staffs of Public and Separate Schools*
3. *Report of Staffs of Collegiate Institutes, High Schools, Continuation Schools, Vocational Schools, Senior Auxiliary Schools and Normal Schools*
4. *Report on the operation of The Trade Schools Regulations Act (1940)*
5. *Eighth Report of the Actuary on the Condition of the Teachers' and Inspectors' Superannuation Fund (1943)*
6. *Annual Financial and Statistical Statement of the Teachers' and Inspectors' Superannuation Commission*

Acts*

1. *The Department of Education Act (1940)*
2. *The Public Schools Act (1943)*
3. *The Separate Schools Act (1940)*
4. *The High Schools Act (1941)*
5. *The Continuation Schools Act (1941)*
6. *The Vocational Education Act (1940)*
7. *The School Attendance Act (1939) and The Adolescent School Attendance Act (1941)*
8. *The Boards of Education Act (1942)*
9. *The School Sites Act (1942)*
10. *The Auxiliary Classes Act and Regulations for Auxiliary Classes (1941)*
11. *The University Act (1927)*
12. *The School Law Amendment Acts (1944)*
13. *The Teachers' and Inspectors' Superannuation Act (1940), with amendments*
14. *The Teaching Profession Act (1944)*

*Price 25c each

Regulations

1. *General Regulations, Public and Separate Schools (1943)*
2. *Regulations of the High Schools and Collegiate Institutes (1941)*
3. *Regulations of the Continuation Schools (1943)*
4. *Recommendations and Regulations for the Establishment, Organization, and Management of Vocational Schools, and Vocational Departments in Continuation Schools, High Schools and Collegiate Institutes (1940)*
5. *Regulations, Examinations, and Courses of Study of the Normal Schools (Cir. 23) (1942)*
6. *Special Regulations and Courses of Study of the University of Ottawa Normal School (Cir. 23-B) (1943)*
7. *Extracts from the Statutes for Use in the Normal Schools (1944)*
8. *Regulations for the Administration of the Consolidated Schools (Cir. 40) (1935)*
9. *Recommendations and Regulations for the Establishment, Organization and Management of Courses in Agricultural Science and Agriculture in High Schools, Collegiate Institutes and Continuation Schools*
10. *Regulations respecting the Application of the School Attendance Act and the Adolescent Schoo Attendance Act (Cir. A.A. 1) (1943)*
11. *Regulations respecting Medical and Dental Inspection of Public and Separate Schools (Cir. 56-D) (1940)*
12. *Regulations respecting General Legislative Grants (Cir. Grants General 12) (1944)*
13. *Regulations respecting Special Departmental Grants to Public and Separate Schools (Cir. 56) (1943)*
14. *Regulations for Inspectors' Certificates (Cir. 37) (1941)*
15. *Instructions to Presiding Officers and Candidates regarding the Annual Departmental Examinations (Instr. 5)*

Regulations—*Continued*

16. *Regulations of The High School Entrance Examination (Cir. 48)*
17. *General Regulations for Teachers' Institutes (Cir. 60) (1930)*
18. *Regulations respecting Permanent Certificates (Kindergarten-Primary, Second Class, First Class) (Cir. 72) (1942)*
19. *Recommendations and Regulations for the Establishment, Organization and Management of Home Economics and General Shop Work Courses in Secondary Schools and in Grades IX and X of the Public and Separate Schools (1942)*
20. *Recommendations and Regulations for the Establishment, Organization, and Management of Manual Training Courses in Public and Separate Schools (1942)*
21. *Recommendations and Regulations for the Establishment, Organization, and Management of Home Economics Courses in Public and Separate Schools (1942)*
22. *Regulations re Subjects of Study for Grades IX to XIII in Collegiate Institutes, High, Vocational and Continuation Schools and for Grades IX and X in Public and Separate Schools (Cir. H.S.1) (1944-45)*
23. *Regulations of the Teaching Profession Act (1944)*

Courses of Study

1. *Programme of Studies for Grades I to VI of the Public and Separate Schools (1941)*
2. *Programme of Studies for Grades VII and VIII of the Public and Separate Schools (1942)*
3. *General Statement re Courses of Study, Grades IX to XIII (Cir. H.S. 1B) (1944-45)*
4. *Suggested Courses of Study for Commercial High Schools and Departments established under the Vocational Education Act (1932)*
5. *Programme for Religious Education in the Public Schools (1944)*
6. *Teachers' Guides to Religious Education (Grades I to VIII respectively)*
7. *Courses of Study (Grades IX to XIII inclusive) Physical and Health Education and Cadet Training*
8. *Programme for Junior and Senior Kindergarten and Kindergarten Primary Classes of the Public and Separate Schools*
9. *Courses of Study and Examinations in Schools Attended by French-Speaking Pupils (Cir. 46) (1943)*
10. *Music Broadcasts for Schools*
11. *School Music Festivals*
12. *Training the Voices of Children and Adolescents*
13. *Music in Rural Schools (1940)*
14. *An Introductory Course in Music Appreciation through Listening, for Elementary Schools (1941)*
15. *Operettas, Music Plays, Cantatas (1938)*

Text Books

1. *Text Books Authorized and Recommended, and Text Book Regulations for Public, Separate, Continuation and High Schools and Collegiate Institutes (Cir. 14) (1944)*
2. *Text Books Authorized and Approved for Vocational Schools (Cir. 52) (1944)*
3. *Supplementary Reading for Departmental Examinations (Cir. 58) (1943)*
4. *Suggested Books for Supplementary Reading in English Literature, Grades IX and X (1941)*
5. *Teachers' Manuals, (A list of) (1942)*
6. *Upper School Requirements in Modern Languages (Cir. 69) (1936)*

Miscellaneous

1. *School Year and Holidays (Form 94)*
2. *Bible Readings for Schools (1940)*
3. *Teachers' Library for Public and Separate School Teachers (1941)*
4. *Canadian Intelligence Examination*
5. *The Township School Area in Ontario (Cir. Elem. 15) (1944)*
6. *General Announcement of Summer Courses (1945)*

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